

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**THE PRACTICE OF ISLAMIC WORK ETHIC ON JOB
PERFORMANCE AMONG EMPLOYEES IN BANK RAKYAT
PENANG BRANCHES**



By

MOHAMAD FARIZAN BIN AWANG KECHIK

**Research Paper Submitted to the
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
In Partial of the Requirement for the
Master of Islamic Business Studies**



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PENYELIDIKAN
(Certification of Research Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
(I, the undersigned, certified that)

MOHAMAD FARIZAN BIN AWANG KECHIK (819129)

Calon untuk Ijazah Sarjana
(Candidate for the degree of)

MASTER IN ISLAMIC BUSINESS STUDIES (MIBS)

telah mengemukakan kertas penyelidikan yang bertajuk
(has presented his/her research paper of the following title)

THE PRACTICES OF ISLAMIC WORK ETHIC ON JOB PERFORMANCE AMONG EMPLOYEES IN BANK RAKYAT PENANG BRANCHES.

Seperti yang tercatat di muka surat tajuk dan kulit kertas penyelidikan
(as it appears on the title page and front cover of the research paper)

Bahawa kertas penyelidikan tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.
(that the research paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the research paper).

Nama Penyelia : **DR. AZIZAH BINTI OTHMAN**

Tandatangan : 
(Signature) **DR. AZIZAH OTHMAN**
Senior Lecturer
Islamic Business School
UUM College of Business
Universiti Utara Malaysia

Tarikh : **11 JANUARI 2018**
(Date)

PERMISSION TO USE

In presenting this research paper in partial fulfillment of the requirement for a Post Graduate degree from the Universiti Utara Malaysia (UUM), I agree that the library of this university may make it freely available for inspection. I further agree that permission for copying this research paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor or in her absence, by the Dean of Othman Yeop Abdullah Graduate School of Business where I did my dissertation. I understood that any copying or publication or use of this research paper or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition given to me and to UUM in any scholarly use which may be made of any material in my research paper.

Request for permission to copy or to make other use of materials in this research paper in whole or in part should be addressed to:



Dean of Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman



DISCLAIMER

The author is responsible for the accuracy of all opinion, technical comment, factual report, data figures, illustrations and photographs in this dissertation. The author bears full responsibility for the checking whether material submitted is subject to copyright or ownership right. University Utara Malaysia (UUM) does not accept any liability for the accuracy of such comment, report and other technical and factual information and the copyright or ownership rights claims.

The author declares that this dissertation is original and his own except those literatures, quotations, explanations and summarization which are duly identified and recognized. The author hereby granted the copyright of this dissertation to College of Business, Universiti Utara Malaysia (UUM) for publishing if necessary.

ACKNOWLEDGEMENTS

In the name of Allah, the Most Gracious, the Most Merciful.

All praises and thank due to Allah, the Lord of the Words, for all His bounties and blessings. May peace and blessings be unto the Holy Prophet Muhammad, his Progeny, and his Companions.

First, I would like to thank my supervisor, Dr Azizah Binti Othman. There is no word to thank you for all that you have done for me. Your time, guidance and continuous support have made this project possible. I will carry the lessons you have taught me into every adventure I encounter throughout life.

My sincere appreciation to all of Branch and Assistant Manager in financial institution at Penang branch because allowing me to distribute the questionnaire. To all respondents, my honest appreciation for taking the time and effort to participate in this research and without your participation, this research will never be completed. Lastly, my special thanks to my family and friends who have created an environment of support and encouragement. Hope this research would benefit the financial institution in future as I put all my efforts on this and appreciate others who recognize my work. Million thanks to all.

Thank You.

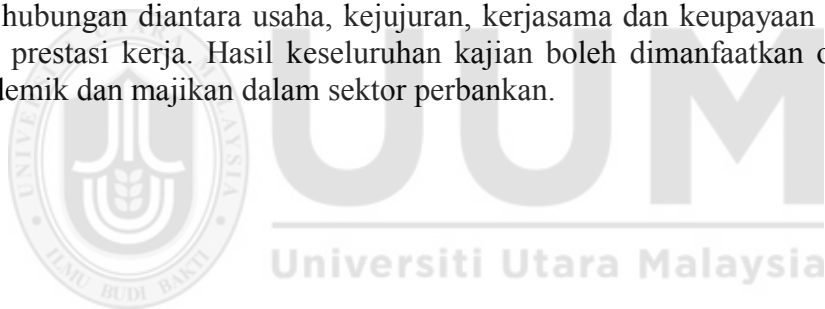
ABSTRACT

Measuring performance is an essential function in business management. Employee performance is a key of a company's success. Hence, organizations can achieve of better job performances by attracting employees who already poses the Islamic Knowledge. This study examined the relationship between practices of Islamic work ethic on job performance among employees in Bank Rakyat Penang branches and also to investigate the most significance factor between effort, honesty, teamwork and accountability on job performance among employees in Bank Rakyat Penang branches. It was revealed through previous studies that effort, honesty, teamwork and accountability could be tested in banking sector. The objective of this study is to analyse the major factors that affects the practices of Islamic work ethic on job performance. This study utilised a quantitative method and was carried out specifically in Bank Rakyat at Penang Branches. A total of 137 of the sets questionnaires were successfully collected. The findings of this study showed that there were significant relationship between effort, honesty, teamwork and accountability with the practices of Islamic work ethics on job performance. These findings were great values to both theory and practise and have vital implications for academicians and among banking sectors.

Keyword: Job performance, Banking Industry, Islamic Work Ethics, Employees

ABSTRAK

Mengukur prestasi kerja adalah penting dalam pengurusan perniagaan. Prestasi kerja merupakan kunci kejayaan sesebuah organisasi. Organisasi boleh mencapai produktiviti kerja dalam kalangan pekerja dengan menekankan budaya kerja Islam. Kajian ini menilai hubungan antara amalan etika kerja Islam terhadap prestasi kerja dalam kalangan pekerja Bank Rakyat di cawangan- cawangan seluruh Pulau Pinang. Didapati daripada kajian lepas bahawa usaha, kejujuran, kerjasama dan keupayaan diri boleh dikaji di sektor perbankan. Objektif kajian ini adalah untuk menganalisis faktor yang paling mempengaruhi amalan etika kerja Islam terhadap prestasi kerja dan melihat di antara faktor tersebut iaitu usaha, kejujuran, kerjasama dan keupayaan diri yang paling mempengaruhi prestasi kerja di kalangan wargakerja Bank Rakyat seluruh cawangan Pulau Pinang. Sejumlah 137 daripada set soalan berjaya dikumpul. Hasil kajian mendapati bahawa terdapat hubungan diantara usaha, kejujuran, kerjasama dan keupayaan diri terhadap prestasi kerja. Hasil keseluruhan kajian boleh dimanfaatkan oleh ahli akademik dan majikan dalam sektor perbankan.



Kata kunci: Prestasi pekerja, Sektor Perbankan, Nilai Etika Kerja Islam, Pekerja

TABLE OF CONTENTS

PERMISSION TO USE	ii
DISCLAIMER	iii
ACKNOWLEDGEMENTS	iv
ABSTRACT	v
ABSTRAK	vi
TABLE OF CONTENTS	vii
LIST OF FIGURES	xi
LIST OF ABBREVIATIONS	i
CHAPTER 1	1
INTRODUCTION	1
1.1 Introduction.....	1
1.2 Background of the Study.....	2
1.3 Problem Statement.....	5
1.4 Research Questions.....	9
1.5 Objectives of the study.....	9
1.6 Significance of the study.....	10
1.6.1 Practical.....	10
1.7 The scope of the study.....	11
1.8 Definition of Key Terms.....	12
1.9 Organization of the Study.....	14
CHAPTER 2	16
LITERATURE REVIEW	16
2.1 Introduction.....	16
2.2 Job Performance.....	17
2.3 Effort.....	24
2.4 Teamwork.....	29
2.5 Honesty.....	37
2.6 Accountability.....	47
2.7 Theoretical framework.....	53

2.8	Development of Hypotheses	54
2.9	Summary	57
CHAPTER 3	.....	58
METHODOLOGY	.....	58
3.1	Introduction	58
3.2	Research Design	58
3.3	Questionnaire Design	59
3.4	Research Instrument	61
3.5	Sampling Design	67
3.6	Pilot Study	69
3.7	Data Analysis and Interpretation	73
3.8	Data Collection Method and Procedure	79
3.9	Summary	80
CHAPTER 4	.....	81
FINDINGS AND ANALYSIS	.....	81
4.1	Introduction	81
4.2	Research Response	82
4.3	Demographic Characteristics of Respondents	82
4.4	The Differences between Demographic Factors (Gender, Marital Status, Age, Length of Service, Position, Monthly Income and Branch) with Job Performance	86
4.5	The Correlation between Effort, Honesty, Teamwork and Accountability with Job Performance	96
4.6	Multiple Linear Regressions	98
4.7	Summary	102
CHAPTER 5	.....	103
CONCLUSION AND RECOMMENDATION	.....	103
5.1	Introduction	103
5.2	Summary of the Findings Consistent with Research Objectives ..	103
5.3	Contribution of the Study	110
5.3.1	Theoretical Contributions	111

5.3.2	Managerial Implications	112
5.4	Recommendation and Future Research.....	113
5.5	Summary	<u>115</u>
REFERENCES		116
APPENDICES		138
APPENDIX A.....		134
APPENDIX B.....		142
APPENDIX C.....		146
APPENDIX D.....		152
APPENDIX E.....		156
APPENDIX F.....		164
APPENDIX G		166



LIST OF TABLES

Table 3.1: Subdivision for the questionnaire	<u>61</u>
Table 3.2: Questionnaire measurement scales	<u>61</u>
Table 3.3: Research instrument and sources	<u>62</u>
Table 3.4: Job performance	<u>63</u>
Table 3.5: Effort	<u>64</u>
Table 3.6: Teamwork	<u>65</u>
Table 3.7: Honesty	<u>66</u>
Table 3.8: Accountability	<u>66</u>
Table 3.9: Results of the reliability test	<u>70</u>
Table 3.10: Rules of Thumb about Cronbach Alpha Coefficient Size	<u>71</u>
Table 3.11: Assessment of normality	<u>73</u>
Table 3.12: Data analysis technique	<u>74</u>
Table 4.1: The profile of the respondents	<u>83</u>
Table 4.2: The difference between male and female with job performance	<u>87</u>
Table 4.3: The difference between marital status with job performance	<u>88</u>
Table 4.4: The difference between group of age with job performance	<u>89</u>
Table 4.5: The difference between length of service with job performance	<u>90</u>
Table 4.6: The difference between position with job performance	<u>91</u>
Table 4.7: The difference between monthly income with job performance	<u>92</u>
Table 4.8: The difference between branch with job performance	<u>94</u>
Table 4.9: Summary of the first hypotheses	<u>95</u>
Table 4.10: Correlation between job performance and independent variables	<u>96</u>
Table 4.11: Summary of the second hypotheses	<u>98</u>
Table 4.12: Results of relationship between various determinants	<u>99</u>
Table 4.13: Summary of the third hypotheses	<u>101</u>

LIST OF FIGURES

Figures 2.1: Theoretical Framework	<u>53</u>
Figures 3.1: Multiple Linear Regression Model.....	<u>79</u>



LIST OF ABBREVIATIONS

ABM	Assistant Branch Manager
BM	Branch Manager
BPRS	Bank Pembiayaan Rakyat Syariah
CWE	Conventional Work Ethics
GBSE	Global Business and Social Entrepreneurship
HDI	Human Development Index
IWE	Islamic Work Ethics
KS	Knowledge Sharing
OCB	Organizational Citizenship Behavior
RM	Ringgit Malaysia
UUM	Universiti Utara Malaysia



CHAPTER 1

INTRODUCTION

1.1 Introduction

Chapter 1 is the key of the study. It will specific explain the overall about the background of this study. Introduction about the topic will be focused on the dimension of Islamic Work Ethics practice such as honesty, effort, teamwork and accountability on job performance among employees in Bank Rakyat Penang branches.

This Chapter will describe an overview of the research area, the background of the study and the study's research problems. Then, it outlines the research questions and objectives of the study. Then follow by significance of the study either in practical or theoretical. This is followed by the scope of the study, definition of key term and finally, it presents the organization of the remaining chapters.

1.2 Background of the Study

This study is focused on the implementation or practice of the employees on Islamic work ethics through their job performance. It is designed to determine the factors that influenced the employee's job performance to use in the dimension of Islamic work ethics such as effort, honesty, teamwork and accountability. Workers play a significant role in organization. Their dedication, commitment and concerted effort in performing their duties contributed to performance of the organization. On top of that, having morally and ethically behaved worker in an organization will give a better impact to the organization itself.

This can be achieved if the employees are responsible and can uphold the work ethics in their job performance to the highest value. Adherence to work ethics shape economic development and positively influences various dimensions of attitude towards organizational change (Congleton, 1991; Ali, 1992 & 1995). However, deterioration in work ethics may lead to decline in general performance of business entity (Ali, 1992). Therefore, it is worth and important to examine an empirical study on the practice of the bank employee's Islamic work ethics especially in Bank Rakyat Penang Branches to ensure the job performance in an organizational commitment could be materialized.

Ethics are one of the most critical issues in business and specifically in human resource management. The good ethical culture in an organization will provide direction and guidance in various areas in order to build united,

harmonious and ethical employees. However, there is no ethics guidance or standard that is absolute, appropriate and applicable to every company. The code of ethics is a good indicator of organization commitment in accepting the need for ethical behaviors and implementing it (Wood, 2000).

Work ethics can be referred to as a cultural norm that advocates people to hold accountable and responsible for the work they done based on the belief that work has intrinsic value to the individual (Cherington, 1980; Yankelovich & Immerwahr, 1984). A corporate code of ethics is a statement of corporate principles, ethics, and rules of conduct, code of practice or company philosophy regarding responsibility to employees, shareholders, consumers, the environment or any other aspects of society external to the company (Langlois & Schlegelmilch, 1990).

Employees' perception of their organization's ethical climate is found to be related to job satisfaction, organizational commitment, and organizational performance (Kim & Miller, 2008; Pettijohn et, al., 2008). Performance ratings by supervisor and peer is one of the method in measuring job performance in which performance is mostly viewed from human behavior with evaluative aspects (Newman et, al., 2004). Employee's behavior displayed at work is not necessarily related to job specific aspects but mostly on how well someone performs at their work (Jex, 2002). This is consistent with the definition of work ethics where individual are accountable to the work they done according to the acceptable ethical behavior.

According to Abdurezak (2011), to begin with, according to the Qur'an, belief in Allah S.W.T, humility, better communications and continuation of good deeds are the foundations of good morals. The Qur'an states that the best person is the person who upholds these moral foundations and invites others to practice these values.

“Who can be better in religion than one who submits his whole self to Allah, does good, and follows the way of Abraham the true in Faith? For Allah did take Abraham for a friend” (The Qur'an, 4:12).

With regards to trust, the Qur'an states that man and woman need to uphold trusts and responsibilities (*amanah*) that are bestowed upon them. According to the Qur'an, those in a position of trust including company managers, political leaders, decision makers, householders (husband and wife), and so on, are required to uphold and discharge their duties in the best possible ways.

“Allah doth command you to render back your Trusts to those to whom they are due; and when ye judge between man and man, that ye judge with justice: Verily how excellent is the teaching which He giveth you! For Allah is He Who heareth and seeth all things” (The Qur'an 4:58)

Muslim scholars also recognize the important of Islamic work ethics in the modern age, as it became part of Islamic thought which is beneficial to every generation. Ali & Al Owaihan (2008), classified the work that is associated with the sayings of Prophet Mohammad SAW into eleven branch, that are practicing lawful business, the importance of earning wealth, quality of work, wages, self-dependence, monopoly, bribery, deeds

and intentions, transparency, greed, and kindness. They said that Prophet Mohammad SAW in a clear manner taught and trained the followers that good work is that which advantages others in the society. Then those who work hard are recognized and rewarded. The Prophet then stated that "Worshiping has seventy paths, and the best of them is the involvement in an honestly earned living". Meaning that, work is the best form of worshiping (Mohamed et, al 2014). The Prophet (pbuh) promoted the people and their work to the highest level if their accomplishments assist others. He said: "The best work is the one that results in benefit" and "The best of people are those who benefit others"(Mohamed et, al 2014). In Islamic faith, it is realized that the people have different abilities, and it is those abilities and the chances what enables them to obtain wealth. Therefore, practicing economic movements should be based on moral and legitimate foundations (Mohamed et, al 2014).

1.3 Problem Statement

Many cases of corporate scandals and collapse provide evidence that moral misconducts among the employees may contribute to the financial disaster of a company. For example, the Enron Corporation debacle shows that the company's culture had profound effects on the ethics of its employee in which finally destroy the company (Sims & Brinkmann, 2003). As compared to other business entities such as public listed companies, non-listed public companies, private entities and small medium enterprise, the bank play a vital role not only in fulfilling the public interest by safeguarding and mobilizing the customers money but also contributing to

the growth of the country's development and progress of the nation. As the backbone to the economic sovereignty, the performance and growth of the bank should be sustainable and shielded from any financial distress and crisis.

According to the Bank Rakyat Annual Report for 5 consecutive years from 2012 until 2016, the profit of bank Rakyat is maintain over RM1 billion. On 2012, the profit before tax and zakat is RM2.11 billion, 2013 (RM2.13b), 2014 (RM2.19b), 2015 (RM2.01b) and 2016 (RM1.74b). From this report, it shows that the cooperative bank is managed to grow its top line revenue and mainly driven by strong financing and treasury-related activities. Bank Rakyat also claims to have retained its position as the most profitable cooperative bank and the second largest Islamic financial institution in Malaysia in terms of asset size.

The vision of Human Capital Department of Bank Rakyat in specific word of RAKYAT was stand for hardworking (*Rajin*), trust (*Amanah*), competent (*Kompeten*), believe (*Yakin*), morality (*Akhlak*) and taqwa (*Taqwa*). From this vision, it showed the practice of IWE can influences an employee's job performance.

In Islam, work is perceived as religious duty. Work is a dedicative effort in striving to increase one's interest economically, socially and psychologically, as well as to sustain social prestige, to advance societal

welfare and reaffirm faith. In other words, work is mean to safeguard the five essential human needs namely their faith, their self, their intellect, their posterity and their wealth. Hence, it is important for human being to pursue whatever work is available whenever it is available subjected to the will of Allah.

The concept of work as an *Ibadah* ascertains that the involvement and participation in economic activities (work) is not merely a means to sustain a thriving and healthy society but also a divine call. According to the study of Ali and Owaihan (2008), the value of work in the Islamic work ethic is derived from the accompanying intention rather than the results of work. Thus, the most essential feature of work as religious duty is intention. In Islam, intention of every man's actions must be ultimately for Allah S.W.T alone. Hence, work must be conducted sincerely for the sake of Allah pleasures (Abdullah, 2005). Sincere intention will ensure that the work is effectively and efficiently done in accordance to the revealed guidance which in turn contributing to success in this world and hereafter. The ethical values emanate from Islamic teaching are universal in nature. Thus studying the work ethic values promoted in Islam is applicable in any working environmental setting.

Ethics has been one of the most commonly discussed and researched topic in the recent years. Quddus et, al., (2009) cited from Mohamad Farah et, al., (2014), noted that there is an increasing importance in working ethics. Similarly Jalil et, al., (2010) cited from Mohamad Farah (2014)

stated that ethic and ethical behavior are in the centre of arguments in business community worldwide. The interest in ethics comes from the fact that the recent years have witnessed a number of dishonors that are attributed to the lack of the ethical set of behavior (Hodgetts & Luthans, 2000; Rokhman, 2010) cited from Mohamad Farah et, al., (2014). Practicing ethic at organizational level creates a number of benefits to the organizations and this in turn creates an interest in work ethics.

Even though there are a lot of researchers focused on ethics in the workplace, these unethical practices still keep continuing in the organizations, such as corruption, fraud, lies, sexual harassment and many other associated secondary behaviors which are considered unethical behavior. In recent years, a number of practical studies took place to investigate ethical beliefs and intentions across different cultures (Graham, 1985) cited from Mohamad Farah et, al., (2014). There are several countries and organizations in the region have experienced and still suffering from the ethical disorder. Moreover the facts that many organizations already collapse due to the unethical behavior in the workplace. Therefore, this study is intended to explore the view from an Islamic organization on the impact of Islamic work ethics on job performance.

Previous studies on Islamic Work Ethics (IWE) like (Ali & Owaihan ,2008; Ali, 1988; and Ali & Falcone, 1995) had contributed in providing IWE scales and dimensions. Based on past research on relationship between IWE and money where it (Faruk, 2016), it can be understand that people

attitudes into the spending tendencies of consumers, attitudes towards the environment, work performance and human behaviour. This study also strongly dimension to the attitude toward organizational changes and organizational commitment. So the topic on job performance will be related to the dimensions of IWE that practices by employees in Bank Rakyat Penang Branch.

1.4 Research Questions

- i. Are there any differences between demographic factors (gender, marital status, ages, length of service, position, monthly income and Branch) towards job performance?
- ii. What are the significant relationships between effort, teamwork, honesty and accountability towards job performance?
- iii. Which are the significant factors (effort, teamwork, honesty and accountability) with the job performance?

1.5 Objectives of the study

- i. To determine the differences between demographic factors (gender, marital status, age, length of service, position, monthly income and Branch) towards job performance.
- ii. To examine the relationships between effort, teamwork, honesty and accountability with the job performance.

- iii. To investigate the significant factors (effort, teamwork, honesty and accountability) with the job performance.

1.6 Significance of the study

1.6.1 Practical

The study will assist us to have a better understanding about the dimension in IWE on the values of employees' effort, honesty, teamwork and accountability towards job performance in banking sector. Most of the study using the same meaning in defining the IWE, however there are more focus on job performance and work outcomes, and not focusing on the value in IWE. Finding from this research will explore the new dimension of those values in IWE where the value is related in job performance. This kind of expansion will encourage more studies using the new value in IWE effectiveness consequently enhancing the area of study for further research in the future. The finding from this research will provide more information and knowledge pertaining on IWE. Details about this research will provide a better picture about job performance of employees in IWE especially Bank Rakyat Penang branches to improve the management and mechanism in handling their employees.

1.6.2 Theoretical

The reason of conducting this study is to expand existing knowledge to a more comprehensive knowledge in the practices of Islamic work ethics by measuring job performances. It is hoped that this research can contribute

to the gap in literacy theory and practical knowledge for Islamic work ethics and practitioners, through the findings and the results discovered. The newly generated knowledge from the study might also validate or contradict previous findings. Thus, knowledge based on scientific information will be expanded in this area.

1.7 The scope of the study

This research will study the influence of IWE values of Honesty, Effort, Teamwork and Accountability on Employees job performance in Bank Rakyat Penang branch. Basic idea on this study is to focusing on job performance value on employees and new dimensions of Islamic Work Ethics from this research. The scope of this study covers employees at Bank Rakyat Penang Branches which is all the employees are Muslim with 137 workers. However, hard work really needed to get all of the employees involved in this study because all of the seven branches in Penang are located in different places and not all of the staffs were at the office when the research was implemented at that time. Therefore it becomes a compelling reason to do this in all Bank Rakyat branches in Penang.

As compared to the other type of job performance, IWE does not receive so much attention in the literature. This is not surprising as other type of job performance such as Protestant Work Ethics have been dominated by the western scholars. The first research on IWE by Ali (1988) had triggered much attention to the respective scholars in the field to study

ethics and diverting their intention from non-Islamic work performance which was dominated by Protestant Work Ethics. In his study, Ali (1988) introduced IWE scale based on the views of the Islamic Experts and the scale has been extensively used by many researchers to understand the philosophy, concept and mechanism of work performance based on Islamic perspectives. The data had been taken from questionnaires which were distributed among Bank Rakyat employees in Penang. Besides that, the journals, articles and other materials that relevant also has been used in this study.

1.8 Definition of Key Terms

1. Islamic Work Ethics

Scholars have endeavored to define work ethics relating to the value system of people. Parnes and Andriasani (1983) define work ethics as “beliefs about the moral superiority of hard work over leisure or idleness, craft pride over carelessness, sacrifice over profligacy, earned over unearned income and positive over negatives towards work”. Barbash (1983) defines work ethics as “a commitment to work hard which is stronger than just providing a living”. Islamic work ethics is much more than that, being multi-dimensional and related to various aspects of life such as social, political and economic. Islamic work ethics could be defined as a set of values or system of beliefs derived from the Qur,,an and Sunnah concerning work and hard work.

2. Job Performance

Job performance can be defined as all the behaviors that the employees engage at their work (Jex, 2002). Researchers are very certain about the possibility to define and measure the job performance. They started to realize that determining the measurements of a job and its performance requirements was not an easy job.

3. Effort

Effort is considered as an important component for serving the individual and society. Several researchers have investigated the impact of effort on organizational commitment. Some researchers suggest that there is no relationship between effort and organizational commitment (Kidwell & Robbie, 2003).

4. Teamwork

Teamwork is an issue that is taken for granted by some organizations. Mead (1937) argued that cooperation focuses on „the act of working together to one end,“ providing an insight into why uncooperative attitudes can happen in organizations. Teamwork and cooperation are not only a source of happiness, but are considered noble deeds as well (Ali & Al-Owaihan, 2008).

5. Honesty

Honesty is one of the most important moral principles which testify to a Muslim’s devoutness. Its importance is indicated in a number of

Qur'anic verses and traditions of the prophet. Islam requires its adherents to be honest in their dealings with Muslims and non-Muslims alike. Honesty could mean telling the truth even though it is difficult to do so (Kamaluddin, Norlela & Manan, Siti Khadijah, 2010).

6. Accountability

Accountability is synonym for responsibility. It is a type of relationship that comes to existence when an obligation is taken on by an individual (or corporate entity), such as the responsibility to assume a role or discharge a task (Plumptre, 1988).

1.9 Organization of the Study.

In this study, the research paper is divided into five chapters. The summary of each chapter is as follows:

Chapter 1 describes an overview of the research area, the background of the study and the study's research problems. Then, it outlines the research questions, research objectives and significance of the study. This is followed by the operational definition, scope and limitation and finally, it presents the organization of the remaining chapters.

Chapter 2 contains the literature review, which focuses on the previous research that is related to this study. The review presented in this

chapter includes a discussion of the practices Islamic work ethics on job performance among employee in Bank Rakyat Penang Branch.

Chapter 3 provides the methodology employed in this study, which includes research design, population and sample of the study. Hence, it explains the development of the instruments and measurement of the variables. Other than that, data collection process and data analysis techniques are also discussed in this chapter.

Chapter 4 discuss the findings of this study. This chapter presents the profile respondents, descriptive analysis, summary of response rate, respondent profile and reliability analysis. In addition, it also presents the application of Independent Pearson Correlation and Multiple Linear Regression analysis technique through using of SPSS software (Version 23.0). Then, the results of the hypotheses are discussed. At the end of this chapter, a summary of the results is presented.

Chapter 5 presents the findings, according to the result of data analysis based on research hypotheses of this study. Then, this chapter elaborates the contribution of the research. This chapter ends with the research limitations and recommendations for future research.

CHAPTER 2

LITERATURE REVIEW

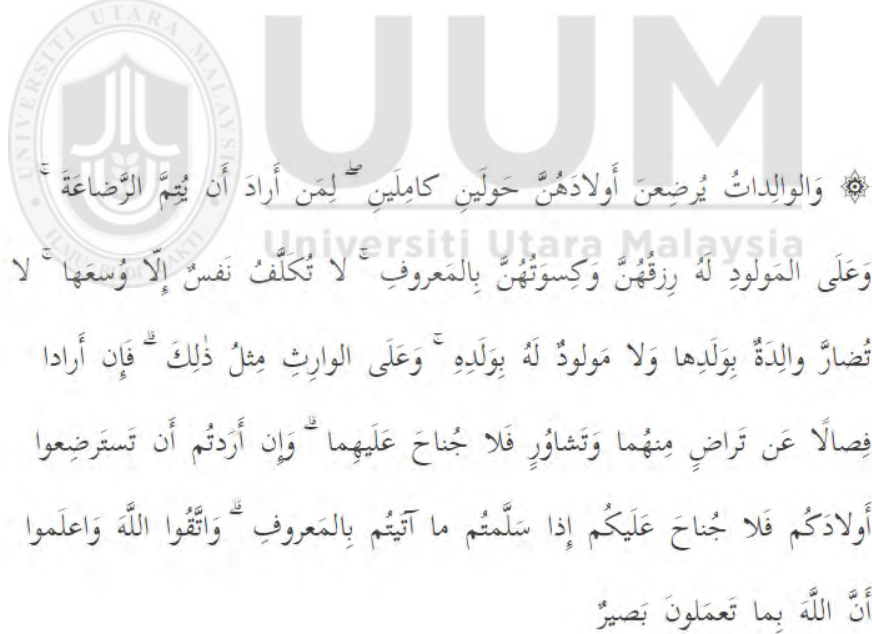
2.1 Introduction

This chapter undoubtedly is the main platform for valuable literature support for the general objectives, as well as the specific objectives of the study. This chapter exclusively unveils the theories and definition of every variable. This chapter also explains the concept and the theoretical developments of job performance, effort, teamwork, honesty and accountability. This chapter is to reviews the literature related to the development of the conceptual model examined in the study. The variables of the job performance (dependent variable) will be discussed in this chapter such as effort, teamwork, honesty and accountability (independent variables). The relationship between variables, research framework and definition of key terms also include in this chapter.

2.2 Job Performance

2.2.1 The concept of Job performance

Performance is a major multi-dimensional construct aimed to achieve results and has a strong link to strategic goals of an organization (Mwita, 2000). Employee performance is the activities related to job and how well those activities were executed by employees. Motowildo (2003) had mentioned job performance is defines as the total expected value to the organization of the discrete behavioural episodes that an individual carries out over a standard period. Thus, the performance is defined by the actions judgmental and evaluative processes but not the actions itself and it is carried out by employee after a period time.



“Mothers shall suckle their children for two full years, that for such as desire to complete the suckling and on the father shall be their maintenance and clothing, in accordance with honorable norms. No soul is to be tasked except according to its capacity: neither the mother shall be made to suffer harm on her child’s account, nor the father on account of his child, and on the (father’s) heir devolve duties and rights similar to that. And if the couple desire to wean, with mutual consent and consultation,

there will be no sin upon them. And if you want to have your children wet-nursed, there will be no sin upon you so long as you pay what you give in accordance with honourable norms, and be wary of Allah, and know that Allah sees best what you do". (2:223)

As the conclusion, the Qur'an states, (2:233): "No soul shall have a burden laid on it greater than it can bear." This is because the individual may not be able to perform the assigned job due to their inadequacies.

Task performance and contextual performance can be easily distinguished at the conceptual level. The several effects of task performance and contextual performance are on turnover rate, job satisfaction and organization commitment (Scotter, 2000). Organization need to ensure effective employees are satisfied with the organization and encouraged to stay. Besides that, the abilities and skill are tend to predict task performance while personality and relates factors are tend to predict contextual performance (Werner, 2000).

2.2.3 Past Studies on Job Performances

Besides that, as referred to the journal of "The Effect of Islamic Work Ethic on Job Satisfaction in Organization: A Study in Sekolah Rendah Islam Indera Mahkota (Sri Abim) Kuantan" by (Qistina et, al., 2017) have describe some elements on it. So by looking at the aim of this study, they did the research to know about the effectiveness of job satisfaction in organization while can contribute to the Islamic work ethics. According to

(Khairunneezam, 2013), Islam places the highest emphasis on ethical values in all aspects of human life and governs all aspects of life cited from Qistina et, al., (2017). The job satisfaction also has their role in social participation, social justice, and cultural environment that related with belief in work ethics in organization (Chalabi, 2009) cited from Qistina et, al., (2017). Therefore, this research basically is using four concepts of IWE which are effort, competition, transparency and morally responsible conduct.

As a result in this study, the data had been collected and the effect is positive in term of increasing the implementation of IWE on job satisfaction in organization. Moreover, the research had given many advantages of IWE on job satisfaction among employees in organization. So, based on the relationship between IWE and job satisfaction is strongly related and some of the feedback was good on the job satisfaction. As a conclusion, this study has contributes a lot of benefits towards the job satisfaction in organization and to know more about the effectiveness of the implementation on IWE in certain organization.

Basically, the IWE have many resources that revealed about the advantages towards the employees. So that from the past research of “Islamic Work Ethics and Organizational Commitment: a Case of Jordanian Islamic Banks” by (Saad & Dima, 2015) has focused on attempts to suggest a new measurement scale of IWE and to study the relationship between IWE and organizational commitment in Jordanian Islamic banks. In this

research, both the Islamic and the Protestant work ethic place significant emphasis on hard work, commitment and devotion to work, creative work, avoid of unethical manners of wealth accumulation, competitiveness and cooperation in the workplace. Based on all of the previous research has investigated the relationship between IWE and work outcomes (Rokhman, 2010) and innovation capability (Kumar & Rose, 2010). Therefore, organizational commitment forms the foundation of a broad-ranging literature, which has focused both on the background of organizational commitment and its effect on work behavior. In Islam, work is counted as a virtue in light of a person's needs and is a means for establishing balance in one's individual and social life (Ali, 1988).

For the result of this study, it was found that the IWE construct and each research construct is significantly and positively related to organizational commitment in terms of standardized coefficient, t-value and p-value of each construct. Besides, the participant managers appear to think that cooperation in the work setting is very important to their commitment to their organizations. This result is also consistent with previous research findings that all the IWE variables have a significant positive impact on organizational commitment. In this context, Jordanians have been influenced by Islamic teaching and ethical principles, regardless of their religions.

More than that, past research on emerald journal of “Islamic work Ethic: A Critical Review” from (Abbas, 2008) where the purpose of the study was to present a coherent but critical treatment of IWE and shows the nature in the context of cultural. In Islamic perspective, the articulation of work ethic and desired behavior has reinforced their faith and accelerated social and economic changes that were seldom experienced. Then the study was a brief analysis of the economic and cultural conditions that facilitate the emergence of work ethics and the centrality of trade in Islamic culture. In fact, the work in real meaning that related to the Prophet such as pursuing legitimate business, wealth must be earned, quality of work, wages, reliance on self, monopoly, bribery, deeds and intentions, transparency, greed and generosity. So the impacts on this study were hard work, meeting the deadlines and persistence that needs to be established a timetable that clarified with responsibilities and goals. Moreover, the dedication to work also essential and must be creative as seen as virtuous. Next, justice and generosity in the workplace are necessary conditions for society’s welfare. As a conclusion, the concept of work ethic is essential to political, social and economic conditions that gave rise to Islamic view that were addressed. This is to ensure that the paper is proposed in term of Islamic principles and the original thinking of the early.

As referred also from the journal of “The Effect of Islamic Work Ethics on Work Outcomes” by (Wahibur, 2014) were discussed about the effect of Islamic work ethic on turnover intention, implication, limitation

and suggestion that can be act as significant evidence. The work outcomes include job satisfaction, organizational commitment and turnover intention, so that the study is more focused on Islamic thought where employee who belief in Islam and follow the ethics would be more satisfied with their job while committed to their organization. Based on (Yousef, 2000), the variables towards IWE related to the relationship in determining methods on intervention and strategies for mitigating factors that reduce satisfaction with work conditions.

In the case of turnover intentions, their study showed the negative relation where it is a mental decision between an individual's attitudes regarding jobs either want to stay or leave decision. The result of this study showed the overall IWE are relatively high. But then overall mean of the job satisfaction is above the mid-point because employees in the investigated organization are not fully being satisfied. Plus, the organizational commitment also indicates organization is committed to others. While the turnover intention is relatively low and this means that the employees in the Islamic micro-finance institutions who were investigated had low intention to leave the organization. As a conclusion, the study has evident in terms of the effect of IWE on positive and significant for job satisfaction and commitment only, contrast the effect on turnover intention is not significant.

During study about Islamic work ethics that effected to the employees behavior, it can be referred to the journal of "The Impact of

Islamic Work Ethics on Job Performance and Organizational Commitment” by (Abdi & Siti Fatimah, 2014) where intended to explore the view from an Islamic organization on the impact of job performance and also seeking for the relationship between IWE and organizational commitment and job performance. The research has found the belief in work ethics is highly predictive of work related behaviors and outcomes (Furnham, 1990). Regarding to the job performance which the researchers are possibility to define and measure the IWE and realize that determining a job and performance requirements was not an easy job. It is shows that the workplace can give pleasure in ethic and creates job satisfaction, commitment and good community residency. Besides, Jalil et, al., (2010) cited from Mohamed Farah et, al., (2014), argued that ethical practices could help organization to create good relationship with other organizations and long-term relationship with the future possible customers.

In term of organizational commitment, the study examines that work ethics express higher relationship with the moral commitment to the organization than calculative commitment. Therefore, the findings of this study indicated that Islamic work ethics has an impact on job performance and positively correlate with it. In addition, the study was proved that the statements showed a great reliability in term of the employee’s performance, but then the result on correlation for second variables was found negative on organizational commitment.

2.3 Effort

2.3.1 The concept of Effort

Effort in Islam is held in the highest regard. Islam encourages humans to acquire skills and technology and highly praises those who strive in order to earn a living stated in the Quran:

مَنْ عَمِلَ صَالِحًا مِّن ذَكَرٍ أَوْ أَنثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيٰوةً طَيِّبَةً وَلَنَجْزِيَنَّهُمْ أَجْرَهُم بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ ﴿٩٧﴾

“Whoever works righteousness, man or woman and has faith verily to him will We give a new life, a life that is good and pure and We will bestow on such their reward according to the best of his action” help each other to fulfill their needs in this world, (16:97).

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ﴿٩٠﴾

Islam also demands its adherents to be efficient and proficient that is to do more than what is minimally required as mentioned by Allah: “Verily Allah commands that you establish justice and be efficient and proficient” The Quran (16:90).

Therefore, a good individual should always feel obliged to put in extra effort, time (not over time) and interest so that he would provide more than minimally required.

2.3.2 Past Studies on Effort

Other than that, based on the online article by (Hayati & Caniago, 2012) with topic of “Islamic Work Ethic: The Role of Intrinsic Motivation, Job Satisfaction, Organizational Commitment and Job Performance” where the researchers want to find the influence of IWE towards all variable. For prove about the IWE, within the Holy Quran and other aspects of Shariah, there are much with to construct an authentic Islamic approach to ethics. So that Islam is one of the most dominant factors which have shaped current value systems. Meanwhile, by referring to the previous researches, the studies investigate by testing its effect on variables. From (Ahmed et, al., 2010), intrinsic motivation has significant relationship with job satisfaction, then it affects organizational commitment and it also affects the job performance. After that, the results and discussion on this study which the variables very fit and have been show of nine hypothesis from higher regard for values in IWE to predicted higher intrinsic motivation and also related with higher job performance that indicate strong relationship in correlation. For the implication of the results, IWE on all variables are positive and significant with previous findings. This study results also recognize that those who are more satisfied with their jobs are more committed to their organizations.

Therefore, the conclusion on the result is job satisfaction and intrinsic motivation were moderate in the relationship among IWE, but then for organizational commitment and job performance can be recognize as a

major contribution. Moreover, future research gives opinion to study the impact of the Islamic work ethic on job stress, turnover intentions and job insecurity.

Furthermore, next past research from Munich Personal RePEc Archive that authored by (Taufiq et, al., 2012) on the study of Bringing Work Back in Islamic Ethic. This study have been discussed about the integrate between religion and work by examining issues regarding to the concept, definition, measurement and relationship of work with respect in different times, types of people, organize human interactions and sources of knowledge. By searching from revealed the knowledge, Islam is completely worldview about the work that investing for happiness and loves in qualified the work. The revealed basically on Al-Quran and Hadith that related to work regarding on role of labor such as the way progress and success in the world is through effort and sincerely.

Moreover, in terms of potential payoff of reintegrating studies of work and religion where new conceptual ground of work happened, the important work like work as *Ibadah*, working is Shariah Obligations, working is responsibility and *Amanah*, working is human cooperation and Partnership or Ta'awun, working is *Ihsan* to other, working is part of *Tawakkal* and working is Self-Dignity. Moreover, it is included with wages, employer-employee Relationship, profit-sharing, resolving theoretical Puzzles, production theory, labor distribution of Income and lastly the moral

and ethical responsibility labors in the Labors in Islamic Economy (Taufiq et, al., 2012).

2.3.3 Relationship between Effort and Job Performance

Because job satisfaction is a proxy for utility (Clark & Oswald 1996; Friedman 1978), mentioned a negative relationship between manager effort and job satisfaction follows from the principal–agent framework. Nevertheless, the relationship has proved elusive to empirical validation. Recognizing the different possible paths through which an employee’s effort may affect his or her satisfaction enables us to confirm a negative relationship empirically. This finding, combined with the positive effect of job performance on store performance, is consistent with the economic view that there is an inherent conflict of interest in vertical relationships. When accounting for effort, we also find relatively weak effects of the role perception variables. Factors such as role ambiguity and role conflict are considered key determinants of job satisfaction in the sales force literature (Brown & Peterson 1993). Because these factors capture work-related stress, it is possible that they captured the omitted effect of effort.

Previous research has examined the relationship between motivation and test performance. In the most comprehensive review on the topic, Wise and De Mars (2005) reviewed 25 studies that examined the difference between motivated and unmotivated examinees, and found that all but one of the studies yielded a testing advantage to motivated examinees. The

average advantage conferred to motivated examinees" was .59 standard deviations and the results is no significant the relationship between motivation and test performance.

Evidence suggests that factors influence the relationship between students" motivation and performance, including the type and the length of items examinees are presented with. For example, De Mars (2000) founded that increasing exam stakes affected performance on constructed-response items more strongly than it did on multiple-choice items. However, DeMars did not include the measure of motivation on the low-stakes exam used in that study.

Along the same lines, Sundre (1999) founded that the effect size for having a consequence tied to performance, as compared to no consequence, was far greater for essay-based tests (1.59) than for multiple-choice exams (.79). Wise (2006) founded that item length (how much reading the examinee needs to do in order to answer the item) and where the item appears in the test affects in exam scores. Other researchers have similarly found that motivation on multiple choice tests depends on the mental taxation required to answer items and the location of the items in a test (Wolf et, al., 1995). Liu et, al., (2012) examined students" performance on a low-stakes assessment across different motivational conditions and founded there is significant between students" performance and motivations conditions.

2.4 Teamwork

Islam promotes teamwork thus employees can help each other to fulfill their needs in this world and the hereafter as stated in the Quran:

أَهُمْ يَقْسِمُونَ رَحْمَتَ رَبِّكَ ۗ نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا
وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِّيَتَّخِذَ بَعْضُهُم بَعْضًا سُخْرِيًّا ۗ
وَرَحْمَتُ رَبِّكَ خَيْرٌ مِّمَّا يَجْمَعُونَ ﴿٣٢﴾

... "and we raise some of them above others in ranks, so that some may command work from others..." The Quran (43:32)

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ ﴿٢٤﴾ لِلسَّائِلِ وَالْمَحْرُومِ ﴿٢٥﴾

...those in whose wealth is a recognized right for (needy) who asks and him who is prevented (for some reasons)" The Quran (70:24 - 25).

2.4.1 The concept of Teamwork

In today's business world, the role of teamwork is essential for the survival of a company (Clayton et al., 2002) cited from Hui Chei (2014). Based on Sheikh R et, la., (2011) cited from Hui Chei (2014), teamwork is commonly defined as the collaboration among groups of people who possess certain level of competency, ability, and knowledge to perform tasks together, at the same time they also are responsible for the outcomes as well. Generally, teamwork is developed through three major phrases, which are team inputs, team processes, and team outputs (David et, al., 2005) cited from Hui Chei (2014).

Team inputs consist of the characteristics of the task which are needed to be performed, the elements of the context in which teamwork takes place, and the attitudes of team members in a team situation. Team process includes the collaboration and interaction of co-workers in order to perform tasks and achieve specific goals. Meanwhile, team outputs concern for the products that result from the performance of team (David et, al., 2005) cited from Hui Chei (2014). In past, more leaders emphasize more on individual performance.

The upper level of management will evaluate their employees' performance on individual basis. However, due to the advance of the technology, they changed the origin concept to team-oriented since recent study indicated that working as a team can generate more outputs if compared to individual (Jones et al., 2007). Indeed, teamwork tends to be a powerful strategy for every organization; however, it always takes time to nurture (Sheikh R et, al., 2011) cited from Hui Chei (2014).

2.4.2 Past Studies on Teamwork

More leaders emphasize more on the individual performance in the past. The upper level of management will evaluate their employees' performance on individual basis. However, due to the advance of the technology, they changed the origin concept to team-oriented since recent study indicated that working as a team can generate more outputs if compared to individual (Jones et, al., 2007). Indeed, teamwork tends to be a

powerful strategy for every organization; however, it always takes time to nurture (Sheikh et, al., 2011) cited from Hui Chei (2014). By establishing teamwork, employees will have more opportunity to explore new and creative ideas as a result from the interaction between co-workers (Kakayi, 2012) cited from Hui Chei (2014). Team tends to come up with more unique and border ideas than perform those tasks by individual. It tends to foster innovation (Khalid, 2008) cited from Hui Chei (2014). Without any doubt, an organization can gain a competitive edge by contributing unique ideas. In short, the creation of ideas is the key factor which will determine the survival of an organization especially for service sector.

From the article of The Effect of Islamic Work Ethics on Organizational Commitment from the authors named (Shahrul, 2016) have explained about the concept of ethics on Islamic teaching and principle which rely on faith. For this research, the topic basically founded the structural model that accepted in term of validity and reliability in measuring the relationship between commitment and dimensions. Based on (Maume, 2006), the high commitment on organization can be improved by matching the company's and the employee's values and pride in working for their employer so that the research resulted on positive relationship between both variables. Moreover, the hypothesis of the variables has contradiction on certain dimensions by organizational commitment which is affective, continuance and normative commitment that influence the positive work ethics. Besides, the significant result among IWE and organizational

commitment of all variables shows the positive result for this research. For the conclusion, it can be proved that high IWE will resulting in high organizational commitment and indicates the implementations of IWE that can help achieving great commitment among employees in organization.

According to article Islamic Work Ethics as Mediator between Trust and Knowledge Sharing Relationship by authors named (Mursaleen et, al., 2015) have indicate that the contribution of Interpersonal Trust in Knowledge Sharing (KS) and investigate how IWE is important in making environment more conducive to KS. In findings the studies, the organization take the role as who wants to enhance knowledge sharing should create an ethical and trustworthy environment. The researchers have studied by measuring the impact and find out the knowledge that related to the contribution of Islamic Work Ethics on two other variables. Based on previous study (McDermott & O'Dell, 2001) describe a conducive environment is important for knowledge sharing which helps the organization to be more innovative. In addition, from (Holste & Fields, 2010), it may strong association and informal relationship is the prerequisite of tacit knowledge sharing which can be achieved by establishing trustworthy relationship. Therefore, trust in the organization builds cooperation among employees and management, while can build mutual trust in communication and knowledge sharing.

The research hypotheses are knowledge sharing tends to increase as Interpersonal Trust increases, as Interpersonal Trust increase, IWE tend to increase. Next hypothesis were other factors being equal, high level of IWE makes the environment more conducive which enhances KS. Then it is possible that at least level of Trust related increase in the KS might be mediate by IWE. As a conclusion, it was found that the nature of IWE of a targeted banking sector is conducive in generating an environment of trust and plays a crucial role in generating a fruitful atmosphere of KS.

Furthermore, other journal from Wahibur (2014) in Islamic Work Ethic as an Antecedent of Work Outcomes: A study of Islamic Microfinance in Central Java, Indonesia were explained about the study on examining the effect of Islamic work ethics on job satisfaction, organizational commitment and turnover intention. In this study, the author have describe on the concept of Islamic work ethics where it is a set of moral principles that distinguish what is right from what is wrong based on the Quran and Hadith. At the same time, the concept was stands not for denial but for life fulfillment and regards business motives as one of the priorities of life. Then for the variables, work ethics is closely related with job satisfaction and it is imperative from a person's evaluation of the overall quality of his or her job's performance. Besides that, based on (Yousef, 2001) on the work ethic itself give roles to organizational commitment where its relations to various situational characteristics, attitudes and behaviors of employees. After that, on turnover intentions showed the negative relation towards work ethic.

According to (Sager et, al., 1998), this variable as a mental decision intervening between an individual's attitude regarding a job and the stay or leave decision. The turnover intentions divided into three elements which are the thinking of quitting, the intention to search for another job and the intention to quit. Therefore, in the hypothesis result showed that job satisfaction and organizational commitment have positive relationship, while for turnover intention has negatively related with Islamic work ethics. As conclusion, findings of this study have some implications on the research regarding the effect of IWE. Then the study revealed the importance and impact of IWE on employee's perception on job satisfaction and organizational commitment.

2.4.4 Relationship between Teamwork and Job Performance

Team has been around for as long as anyone can remember and there can be few organizations that have not used the team in one sense or another. It is common to hear of management teams, production teams, service team or even whole organizations being referred to as teams that is, many organizations today are moving towards "team based" approach to work, this means that working in teams is the basic method used to get work done in these organizations. As a result, employers stress the importance of employees working as a team and advertise for staff with the ability to work in such a way (Richard, 1991).

McShone (1998), said that teams are replacing individuals as the basic building blocks of organization - French language television programs has shifted to team-based projects and giving more recognition to teams than to individuals. Companies are not just looking for technical ability but looking for people who can work on teams and solve problems.

According to Steiner (1972), teams and teamwork are not novel concepts; teams and team thinking have been around for years at companies. In the 1980s the manufacturing and auto industries embraced a new team-oriented approach when United States firms retooled to combat Japanese competitor who were quickly gaining market share. Brown and Don (1996), examined that managers discovered the large body of research indicating that teams can be more than the tradition corporate structure for making decisions quickly and efficiently. He further said that teams needed for the restructuring and reengineering processes of the future giving instances that simple changes like encouraging input and feedbacks from workers on the line make dramatic improvements.

Bacon and Blyton (2006), highlighted the two important factors like self-management team and interpersonal team skills. These factors enhance the communication as well as interpersonal relationship between team members and also boost the employee performances. Teamwork is a significant tool of new type of work organization. Teamwork is a precise organizational measure that shows many different features in all type of organizations including non-profit (Mulika, 2010). One research study

concluded that the good manager is the one who assigns the responsibilities to his/her employee in a form of group or team in order to take maximum output from employees (Ingram, 2000).

Another study concluded that it should be possible to design a system of team building within every organization for employees in order to promote and distribute best practice and maximize output. The main emphasis for designing and implementing such a system is ultimately to improve employee learning (Washer, 2006). Organizations need to look at strategies for improving performance in the light of increasingly competitive environments. Top managers need to have the vision to introduce teamwork activities within the organizations, the sensitivity to nourish it and the courage to permit teams to play an important part in decision making.

Conti and Kleiner (2003), reported that teams offer greater participation, challenges and feelings of accomplishment. Organizations with teams will attract and retain the best people. This in turn will create a high performance organization that is flexible, efficient and most importantly, profitable.

2.5 Honesty

2.5.1 The concept of Honesty

Both honesty and integrity are commonly discussed in the business ethics literature (Audi & Murphy, 2006) and understood in various ways. For example, Crossman and Doshi (2014), cited from Marc and Manjit (2017), have considered honesty in terms of transparency and the courage required to be truthful in acknowledge a lack of knowledge. Xu and Ma (2015), cited Marc and Manjit (2017), have referred to honesty as truth telling. The concept is also discussed through its antonym and correspondingly, associated with fakery, concealing behavior, lying (Xu & Ma, 2015), cited from Marc and Manjit (2017), or avoiding full disclosure (Crossman & Doshi, 2014) cited from Marc and Manjit (2017).

The Prophet often used to say in his sermons, *“Remember, there is no faith in him who is not trustworthy; there is no place for him in religion who cares not for his pledged word or promise”*. The Prophet of Allah once came upon a heap of corn in the market of Medina and thrust his hand onto it. His fingers felt damp. On being asked, the trader replied that rain had fallen upon it. The Prophet observed, *“Why did you not then keep (the wet portion of) it above the dry corn, so that men may see it? He who deceives, is not one of us”*.

From an individual perspective, honesty has been associated with personal character in the literature since ancient Greek times (Crossman & Noma, 2013), cited from Marc and Manjit (2017), and is considered by many business ethicists to be a virtue, both moral and epistemic (Carr, 2014; Crossman & Doshi, 2014; Smith, 2006) cited from Marc and Manjit (2017). When viewed as a moral good, honesty can be understood through the roots of Aristotelian practical wisdom and has been explored, at least in analogous ways, by Socrates and Plato (Carr, 2014), cited from Marc and Manjit (2017).

2.5.2 Past Studies on Honesty

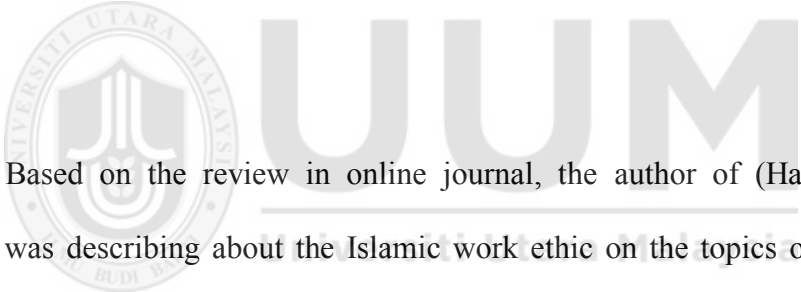
According to journal of Global Business and Social Entrepreneurship (GBSE) about the topic “Does Generation X and Y Differ in the Islamic Work Ethics: A Study among Employees in Islamic Banks” where the authors were (Nazariah, 2017), have discussed the differences of social construct regarding to the generation nowadays. The objective of this study is to investigate the differences of Islamic ethic among generations X and Y. As mentioned in this study, the research is to compare between Gen X and Y strength. So that the Gen X has a weaker work ethics and personal activity at the highest priority than work. But for Gen Y, even though they are technology driven and value fast-paced, they put a balance between personal and work commitments. Here the research can recognize that no significant differ among this generation; it depends on the attitudes and value while performing their work. It can be comparison when it comes to

the skills, attitudes towards object and perceptions that influenced by historical events of the cohort.

Lastly, the findings of this study is the Islamic work ethics in organization must consists of multiple generations to implement the best strategy, good teaching and promoting Islamic work ethics among different generations in the banking institutions.

Furthermore, the Relationship between the Islamic Work Ethic and the Love of Money written by (Faruk, 2016), have describe the study about the perception of Islamic work ethic on level of income and the dimension such as goods, budget and power-success of the love of money. When it comes to the ethics and money, it can be understands in term of people attitudes into the spending tendencies of consumers, attitudes towards the environment, their work performance and human behavior itself. Therefore, the researchers were aimed to determine whether changes were experienced based on demographic features. From the (Ali & Al-Owaihan, 2008), each and every community create its own work ethics depending on the values and beliefs of their society. So that the responsibility of the individuals towards their work is emphasized significantly and Islamic understanding of life advises people to avoid the materialist approach. Basically, the objectives of Islamic ethic are to increase the welfare of society, to develop a sense of fraternity in society and to ensure socio-economic justice and it can fulfill individual's worldly and spiritual needs in a balanced way.

The love money have several factors that related to Islamic work ethics which is good, evil, success, respect, budget, freedom and power. So the result of this hypothesis, relationship between Islamic work ethic and love of money have positive and significant with high scores in good, budget and success-power dimensions plus age for IWE variables. Meanwhile, the other factors results were not significant with each other's variables. As conclusion of this research, the perception on people towards two variables brings high impact to gain and use money with good intentions, supporting social and economic justice where it must be returned in the hereafter.



Based on the review in online journal, the author of (Haerudin, 2016), was describing about the Islamic work ethic on the topics of “The Role of Islamic Work Ethic, Spiritual Leadership and Organizational Culture Towards Attitude on Change With Organizational Commitment And Job Involvement as Mediator on Bank Pembiayaan Rakyat Syaria’h (BPRS) Indonesia”. In doing this research, the main objective is to study the effect of the implementation of IWE, organizational culture, and spiritual leadership simultaneously toward employee's attitude. Islamic work ethic basically can encourage individuals to become more involved in their works, unfortunately when it comes to the labeled of Islam, it is related with implementation of compulsory in order to build naturally committed person. So the variables that this study used are spiritual leadership, job

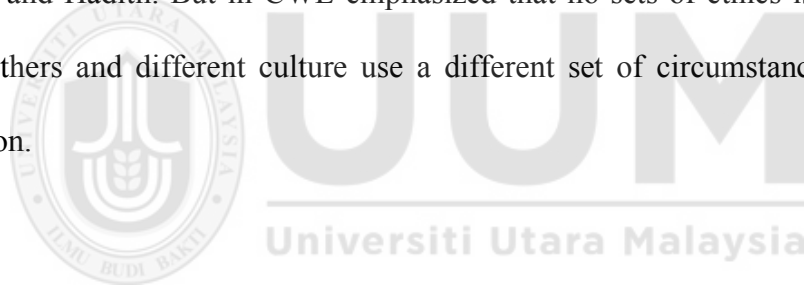
involvement, organizational culture, organizational commitment and attitudes toward organizational changes.

As summary of the hypothesis for every variable, only certain variable can be accepted which is on job involvement, the dimension attitude towards organizational changes and organizational commitment. The rest of the variables insignificant and were rejected by the research findings. Lastly, the aim by this study have collected with showing the implications of the research where IWE may always come out the guidance from the Quran and the Hadith of the Prophet. Besides, the ethic will foster organization commitment at the same time will foster the job involvement of the People's Financing Islamic Bank (BPRS).

Besides, according to the journal "Work Ethics and Quality Workplace: An Observation from the Conventional and Islamic Application" that author by (Khatijah, 2016), where discussing about the meaning, characteristics and the application of IWE in the organization. In term of comparison between Conventional and Islamic application, the focus is to discuss on the issue of religiosity and ethics within the perspective of Conventional Work Ethics (CWE) and IWE. Based on Islamic perspective, it defined work as a virtue in light of man's needs in balancing between the individual and society's needs. Moreover, from (Abbas, 2008), work enables man to be independent and is a source of self-respect, satisfaction, and fulfillment. Besides that, Islam therefore has its

own concept of work ethics that derived from the Quran and Sunnah of the Prophet Muhammad S.A.W (Rafik, 1997).

IWE advocates the importance of performing one's work to the best of ability for the pleasure of God (Norshidah et, al., 2010) and it is not for individual satisfaction alone. By referred to (Rafik & Jamal, 2005), the condition of employee is having work in very honest manner, timely, trustworthy, committed and give their best effort to the organization. In findings, has contradiction where IWE fixes only one standard criteria on which that characteristic persistently obtained from the commandment of Quran and Hadith. But in CWE emphasized that no sets of ethics is better than others and different culture use a different set of circumstances and tradition.



Moreover, the topic of this study basically related to individual behavior, so in the journal of "Factors Affecting Organizational Citizenship Behavior among Malaysian Bank Employees: The Moderating Role of Islamic Work Ethic" that authored by (Jihad, 2015), have studied about it. The achievement on finding the study objective, they research about the inconsistent relationships between distributive justice, procedural justice and organizational citizenship behavior. So, the aim of the variables about relationship on Malaysian Islamic banking context. At this point, the hypothesis on two variables which are distributive justice and procedural justice will be positively associated with organizational citizenship behavior

(OCB). Besides, the expectation of the relationship on variables will be strengthen positively which may contribute in solving the discrepancies in the existing literature.

Lastly, the finding of this study gives positive result and significant relationship between all variables and it indicated that the behavior may include sharing information, reporting ethical problems and having a positive image about the organization. An addition, they demonstrate that the employees of Islamic banks in Malaysia are keen to go to extra mile and show the OCB only when they consider their organization as being fair to them. This can affect the organization changes to distribute resources and outcome like salaries, rewards, promotion and fairly among employees. As a conclusion, the findings of moderating role of Islamic work ethic do not support the moderating effect of Islamic work ethic on the relationship between variables.

Another study by (Shirokanova, 2015), in the article of “A Comparative Study of Work Ethic among Muslims and Protestants: Multilevel Evidence” that recently revealed about the contemporary Muslims score higher on Protestant work ethic than others. Besides, the authors doing this research to know the effects of the Protestant work ethic extend beyond the religious population. In searching for the information of comparison, some factor from that which is Protestants and Muslim the post-materialist value shift and its impact on work ethic itself. Based on

(Modrack, 2008), both work ethics contain values that could be claimed to be universal to work ethic such as praising hard work and honesty or blaming laziness. While the first hypothesis in this study is Muslims are more likely to demonstrate a stronger work ethic than Protestants, second hypothesis is both Muslim's and Protestants' work ethic will be lower in countries with a higher Human Development Index (HDI) and thirdly called rival hypothesis in both religious and non-religious people will demonstrate a stronger work ethic than in other societies. As conclusion, the article investigated the reported paradox that historical Protestants have a lower work ethic than Muslims.

Another past research by (Shukri & Musa, 2012) that referred to the journal of "The Concept of Islamic Work Ethic, An Analysis of Some Salient Points in the Prophetic Tradition", the important things about the issue of work ethics and value systems have captured the attention of scholars for the past decades. The journal more focused on admitting from Hadith by deliberately separating the treatment of the concept of work ethics. After that, it investigates some characteristics and attitudes which are central to IWE, such as attitude to wealth, to livelihood, to time and to leisure. Based on Islamic perspective, work is given special significant to the additional part that it is considered as an act of worship itself. From this perception, the worship has been explained from the story of Muslim scholar Imam Al-Ghazali and Jesus. Therefore, Islam puts a lot of emphasis on work and the need for man to work in earning his livelihood as

independent, self-sufficient and to uphold his dignity among his peers and in community or society.

Other than that, the articles were discussed on the attitudes where it has been written on attitude to wealth, by using Prophet saying “Love of the world is the beginning of all sin”. This quote means that Prophet does not like the amassing of wealth or using it solely for one’s enjoyment or leading a luxurious life. For the variables of attitude to time, many hadith ask Muslims to be aware of the value of time and close contact to human working activities. Besides, attitude to leisure were exist in four different ways such as work hard, puritan, idle rich and alienated. Last but not least, the IWE which pervasively exists in the *Sunnah* could be briefly summarized as containing the work is one of the highest forms of worship and sacred due to a duty that build a strong national economy and it is must be done seriously with trust (*amanah*), diligently and patiently.

2.5.3 Relation honesty and job performance

Honesty and the ability to act with integrity lie not in the act of “never speaking a false word”, rather in humans choosing to “always speak words and perform acts that create safe, caring, and healthy spaces for human development” (Howatt, 2002). Honesty also is the belief that one stands by his word as well as the belief that one is interested in the company’s welfare and will not take unexpected actions that will negatively impact the company (Wetzels et, al., 1998).

Without honesty and integrity an administrator cannot build trust. Without trust, a co-operative and collaborative relationship with the others cannot be attained (Scarnati, 1997). Trust is the catalyst that makes it possible for organizations to function. It is the bonding agent that holds personal and business relationships together. It manifests itself in the form of concrete deeds and actions. Trust breeds credibility, and credible people are believable. Previous studies have suggested that honesty has a positive influence on commitment (Anderson & Narus, 1998; Anderson & Weitz, 1989; Morgan & Hunt, 1994; Wetzels et, al., 1998).

There has also been some interest in the applied psychology and human resource management literatures, which have tended to explore the effects of specific workplace practices on employee trust. For example, Mayer and Davies (1999) explore the effects of a performance appraisal system in one particular workplace, whilst Blunsdon and Reed (2003), using Australian workplace data, find significant correlations between HR practices (such as having formalised policies and procedures) and employee trust in management.

Ibn Jawzi has said, “the criterion for it is that every praiseworthy objective in Sacred Law that cannot be brought about without lying is

permissible to lie for if the objective is permissible, and obligatory to lie for if the objective is obligatory” (Nuh Keller, 2001).

2.6 Accountability

2.6.1 The concept of accountability

Accountability can be characterized in a number of ways. Accountability is personal, i.e. authority can only be delegated to one person. Accountability is vertical, i.e. from top to bottom, responsibilities and authority is delegated from supervisor to subordinate (Therefore, a supervisor holds the subordinate accountable). Accountability is neutral, i.e. it is neither a positive nor a negative concept. Excellent results are recognized, but failure may involve sanctions, including the withdrawal or modifications of working systems (Hari, 2015).

The four principles of accountability call for responsibility and authority to be clearly specified, guidance and support to be provided at all stages to everyone involved, exercise of responsibility and authority to be monitored and assessed, and appropriate action to be taken (Hari, 2015).

Islam calls us to be responsible to our community and to work hard to provide benefit to others, rather than relying upon begging for charity.

Abdullah bin Umar reported, The Messenger of Allah, peace and blessings be upon him, said:

أَلَا كُلكُمْ رَاعٍ وَكُلكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ فَإِلِمَامُ الَّذِي عَلَى النَّاسِ رَاعٍ وَهُوَ مَسْئُولٌ عَنْ رَعِيَّتِهِ
وَالرَّجُلُ رَاعٍ عَلَى أَهْلِ بَيْتِهِ وَهُوَ مَسْئُولٌ عَنْ رَعِيَّتِهِ وَالْمَرْأَةُ رَاعِيَةٌ عَلَى أَهْلِ بَيْتِ زَوْجِهَا
وَوَلَدِهِ وَهِيَ مَسْئُولَةٌ عَنْهُمْ وَعَبْدُ الرَّجُلِ رَاعٍ عَلَى مَالِ سَيِّدِهِ وَهُوَ مَسْئُولٌ عَنْهُ أَلَا فَكُلكُمْ رَاعٍ
وَكُلكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ

“Every one of you is a shepherd and is responsible for his flock. The leader of the people is a guardian and is responsible for his subjects: a man is the guardian of his family and is responsible for his subjects, a woman is the guardian of her husband’s home and of his children and is responsible for them, and the slave of a man is a guardian of his master’s property and is responsible for it. Surely, every one of you is a shepherd and responsible for his flock”. Sahih Bukhari (6719) and Sahih Muslim (1829)

One of the ways we can be responsible is to provide for others and to instill within ourselves a strong work ethic. It is far better for a Muslim to earn his own living and provide for his family than to rely upon the charity of others. Abu Huraira reported: The Messenger of Allah, peace and blessings be upon him, said:

وَالَّذِي نَفْسِي بِيَدِهِ لَأَنْ يَأْخُذَ أَحَدُكُمْ حَبْلَهُ فَيَحْتَطِبَ عَلَى ظَهْرِهِ خَيْرٌ لَهُ مِنْ أَنْ يَأْتِيَ رَجُلًا فَيَسْأَلَهُ
أَعْطَاهُ أَوْ مَنَعَهُ

“By him in whose hand is my soul, if one of you were to carry a bundle of firewood on his back and sell it, that would be better for him than begging a man who may or may not give him anything”. (Sahih Bukhari 1401).

2.6.2 Past Studies on accountability

The study on accountability of IWE was reflected to the employees job performance in term of giving their full responsibility in working. By referring to the book of “Accountability: A comparative Study of Human responsibility Between Islam and Man-made Doctrines” (Sheikh Osman, 1992), it has mentioned more about the definition and benefits of accountability as an employee’s towards examining on their views of Western approaches that man-made doctrines and serious shortcomings. The accountability in these approaches does not concern itself with the individual’s private life (Sheikh Osman, 1992). Then they approaches on focused only with man’s present earthly life and do not take into consideration life after death. Next, accountability in their approaches is based on constitutional and general laws. So in the Western models, methods have to be developed for implementing the laws.

Besides, regarding to Islamic view, the accountability or *taklif* is includes “commands, forbidden things as well as matters left to choice”. The doctrine of Islam is A Muslim should obey all commandments and keep away from all forbidden and be worship to God alone with no partners. Therefore, the responsibility was justified that comes from inside the message of Islam and not from outside as in the case with man-made doctrines. Moreover, the author on this study concludes that the nature of responsibility in man-made systems aims at organizing the relationship

between human beings within the framework of material appearances of the human soul and takes into consideration its formation.

According to Valerie et, al., (2003), when employees arrive for the first day on the job, they should not only be given guidance regarding timekeeping, parking, office space, and so on, but they should also be provided information specific to their job and career trajectory. This type of information should include a road map for success for their field, specific tasks they are expected to accomplish during the first year, and an outline of required training and education (or demonstrable equivalent competencies). He will always try to ensure that the task given is not overdue (Rice, 1999).

In other words, he will meet the deadlines of the task given to him. He will emphasize on excellence and good quality of work as he realizes that such attitudes are promoted. The Prophet (P.B.U.H) says: “*Allah likes that when someone does anything, it must be done perfectly well*” (Al-Bayhaqi, no. 4915). The explanations above not only deal with personal accountability but also apply to all organizations. This means that organizations should comply with all the applicable laws and ethical standards, adhere to their mission, be ethical and protect the rights of their members.

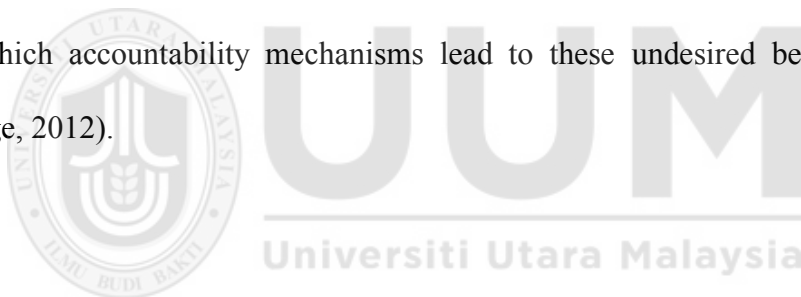
Furthermore, studies have also shown that trust in organizational authorities influences a variety of subordinates' work attitudes and behaviors. In general, employees are more supportive of or committed to authorities and the institutions that the authorities represent, when trust is relatively high (Brockner et al., 1997).

2.6.3 Relationship between accountability and Job Performance

Accountability may either enhance or hinder performance (Ossege, 2012). In their review of accountability research, Lerner and Tetlock (1999) conclude that accountability is a logically complex construct that interacts with characteristics of the decision maker and properties of the task environment to produce an array of effects-only some of which are beneficial.

Examining accountability concepts among individual civil servants in the United Kingdom, Lupson and Partington (2011) identify how individuals understand and experience accountability. Thus, this study only focused on accountability, so the exact relationship between accountability and performance is not well explained by evidence of accountability for performance. Although there is an intuitive link between accountability and performance in some empirical studies (Kim, 2005; Kim & Lee, 2010), it remains for the relationship to be established empirically and for the degree to which accountability affects performance to be determined.

Some believe that through greater accountability we will enhance the government's performance (Dubnick & Frederickson, 2011). In other words, accountability workers are expected to yield better productivity. Regarding the effect of accountability on performance (Halachmi, 2002), there has been little significant contestation and debate concerning this relationship because it is rarely challenged (Behn, 2001; Dubnick, 2005). The exception is Gormley and Balla (2010) inquiry into how the dynamic of accountability has influenced varied performance of public agencies. 35 Empirical studies have identified several positive effects of accountability (Bouckaert & Halligan, 2008). Nevertheless, it is not yet understood when and which accountability mechanisms lead to these undesired behaviors (Ossege, 2012).



This accountability management perspective, which is based on the concept of managing expectations, purposive behavior, and professionalization as discussed in the above paragraph, can be supported by the theory of street-level bureaucracy which argues that discretion motivates the street-level workers (Lipsky, 1980; Lipsky, 2010). As seen in the changed nature of accountability, how to manage accountability expectations became a crucial part of rational professionalism in bureaucracy. As Friedrich (1940) recognizes, bureaucracy exists to deal with needs identified by political process and the challenge is to make those functions effective, not to take power away from administrators for fear of

them making mistakes or doing wrong (Michael, 2009). Hence, worker's capacity to deal with the accountability demands is expected to help the development of the environment where accountability can lead to a performance improvement (McDermott, 2011).

2.7 Theoretical framework

This study is going to find out whether the independent variables (Effort, Teamwork, Honesty and Accountability) have influence on dependent variables (Job Performance).

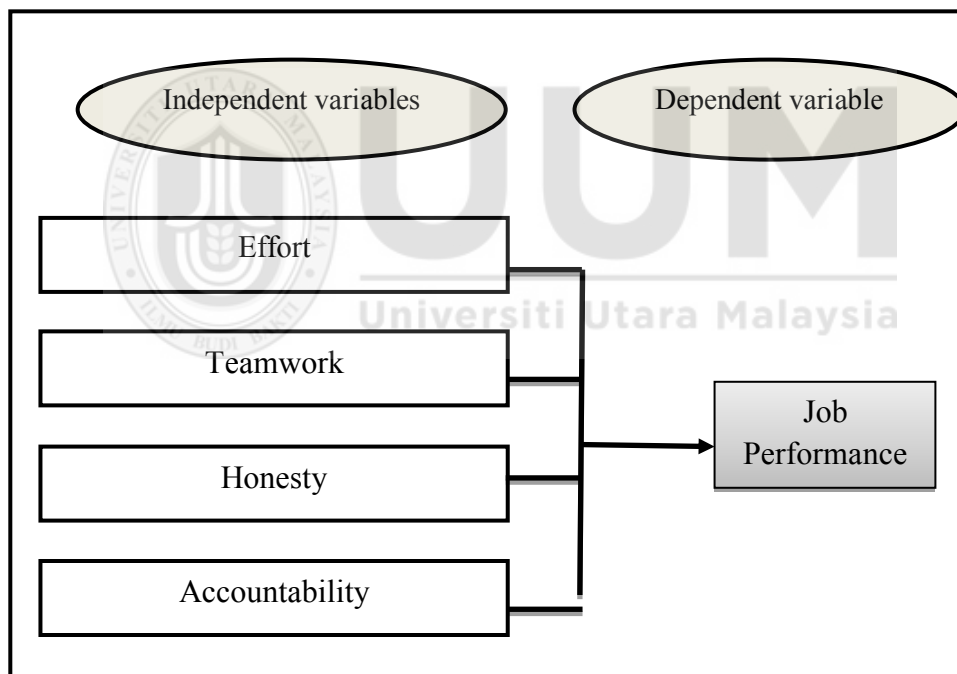


Figure 2.1
Theoretical Framework

2.8 Development of Hypotheses

According to Sekaran (2010), a hypothesis can be defined as a logical relation is estimated at between two or more variables expressed in the form of statements that can be tested. Therefore, in this study several hypotheses have been built that are related to the objective of the study that needs to be tested. In order to achieve the objectives designed for this study, the following hypothesis state about the practices of Islamic work ethics on job performance among employees in Bank Rakyat Penang Branch. Therefore, there are several hypotheses that need to be tested in this study.

2.8.1 Selected Demographic Factors

In this study, the demographic profiles that have been chosen to be studied are gender, age, and marital status, length of service, monthly income, position and branch. The reason to study these demographic factors with the dependent and independent variables involved is to see the differences between each of them. The test that will be used to test gender is independent sample t-test while for marital status, age, length of service, monthly income, position and branch will be use one-way ANOVA. In addition, these hypotheses are developed in order to answer the first research question and research objectives in this study.

i. Gender and Job Performance

Ha 1a: There is a significant difference between male and female with job performance.

ii. Marital Status and Job Performance

Ha 2a: There is a significant difference between marital status with job performance.

iii. Age and Job Performance

Ha 3a: There is a significant difference between age with job performance.

iv. Length of Service and Job Performance

Ha 4a: There is a significant difference between length of service with job performance.

v. Monthly Income and Job Performance

Ha 5a: There is a significant difference between monthly income with job performance.

vi. Position and Job Performance

Ha 6a: There is a significant difference between position with job performance.

vii. Branch and Job Performance

Ha 7a: There is a significant difference between branch with job performance.

2.8.2 Correlation between Dependent and Independent Variables

In this study, all the independent variables namely effort, teamwork, honesty and accountability will be analyzed to see their correlation with the job performance factor. The test will be use to determine the correlation between them is Pearson Correlation analysis. In addition, these hypotheses being develop in order to answer the second research question and research objective in this study.

i. Effort

Ha 8a: There is significant relationship between effort and job performance.

ii. Teamwork

Ha 9a: There is significant relationship between teamwork and job performance.

iii. Honesty

Ha 10a: There is significant relationship between honesty and job performance.

iv. Accountability

Ha 11a: There is significant relationship between accountability and job performance.

2.8.3 The Influence of Independent Variables on Dependent Variable

In this study, the independent variables namely effort, teamwork, honesty and accountability towards the practices of Islamic work ethics on job performance. The test that will be used to determine the variance is multiple linear regressions. In addition, these hypotheses were developing in order to answer the third research question and research objective in this study.

Ha 12a: Effort, teamwork, honesty and accountability are significantly explaining the variance practices of Islamic work ethics on job performance.

2.9 Summary

This chapter presents the reviewed literatures from previous studies and focused on the relationship between the relevant factors that might contribute to the practices of Islamic work ethics on job performance. Furthermore, the literature review on independent and dependent variables for this study is conducted to gather more information and reference sources. The method being used for this study will be discussed in the next chapter.

CHAPTER 3

METHODOLOGY

3.1 Introduction

This chapter discusses on the methodology of this study. Among other things, this chapter will elaborate on the research design, questionnaire design, research instrument, sampling design, pilot study, data analysis and interpretation and sample as well as data collection procedures. The chapter ends with a discussion of the statistical techniques used to analyze the data.

3.2 Research Design

The research design is the overall plan structure used to conduct the entire study. According to Barnes and Grove (2003), a research design is a “blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings”. This study used a cross-sectional survey design. The research design is the overall plan of structure which is used to conduct entire of this study. Since the purpose of this study is to examine the influences of effort, honesty, teamwork and accountability towards employees of Bank Rakyat Penang Branches in practices Islamic work ethics on job performance, the quantitative research is used. The purpose of this hypotheses testing and the data were collected through a detailed questionnaire. The nature of this research is descriptive. In this research, quantitative data analysis used for the raw data gathered from the questionnaires will be analyzed by used statistical tools and the

interpretation of the results of the analysis will be used the SPSS software version 24.

The method chosen in this study was self-administered questionnaires. According to Sekaran (2000), the questionnaires are the most useful as a data collection method when the targets are large numbers of people in different geographical regions. In addition, questionnaires are popular methods of collecting data because researchers can obtain data easily, and the questionnaire responses are easily coded.

3.3 Questionnaire Design

This research applied the quantitative approach as it is the most suitable method for data collection. To get data, a set of questionnaire were prepared to ask about the determinants of the practices of Islamic work ethics on job performance among employees in Bank Rakyat Penang Branch towards effort, teamwork, honesty and accountability. In general, the questionnaire was separated into few sections. All the questions were measured by using Likert formatted scale.

In this research, questionnaire become the main instrument in order to achieve the objective of this study since questionnaires are the most applicable when the researcher deal with a large number of respondents. Most importantly, engaging with questionnaire would save the time as well

as less expensive compared to conducting interviews. The reason is the researcher can collect the complete responses from the respective respondents within a short period of time.

In this research, the researcher has intended to use the existing questionnaires which were executed by the previous researcher this study such as from (Goodman & Svyantek, 1999; Siti Khadijah, Kamaluddin & Salin, 2015; and Ebrahim et, al., 2005) their instruments already validated. Besides, the questionnaires are used to collect the data in order to achieve the objectives of this study and save time as well as less expensive compared to conducting interviews. It also enables the researcher to collect the complete responses from the respective respondents within a short period of time.

After the instrument has been validated through the several processes, the real questionnaire was developed in order to be executed in a real field of study. The questionnaire has been developed in English languages. The questionnaire consists of a front page and its contents are divided into two sections. The first section (Section A) includes the demographic information of the respondents (Gender, age, marital status, length of service, monthly salary, position and branch). Section B consists of the questions measuring the independent variables: effort, teamwork, honesty and accountability towards practices Islamic work ethics job performance.

The constructs of this study were measured on a five-point Likert scales, indicating the importance of each factor in determining the selection. In the questionnaire, the respondents were required to rate their level of agreement with statements using a five-point scales ranging from “strongly disagree” (1) to “strongly agree”. The detailed for the questionnaire design can be referred in Appendix A at the end of this research report. Table 3.1 below show the details of each section in the questionnaire and table 3.2 shows the questionnaire measurement scales.

Table 3.1
Subdivision for the Questionnaire

Section	Contents	Questions	Items
A	Demographic	1-7	7
B	Job Performance	8-16	9
C	Effort	17-22	6
D	Honesty	23-28	6
E	Teamwork	29-34	6
F	Accountability	35-39	5

Table 3.2
Questionnaire measurement scales

Strongly Disagree	Disagree	Fairly	Agree	Strongly agree
1	2	3	4	5

3.4 Research Instrument

A research instrument is a set of questionnaires, survey, test, scale, rating or tool that is designed to measure the research variables. This research uses instruments that were adapted from the previous studies for

the purpose of this study. The Table 3.3 shows the number of questions for each variable, the total number of items as well as the author.

Table 3.3
Research Instrument and Sources

Variables	Number of questions	Total of Items	Authors
Demographic factors	1-7	7	
Job performance	8-16	9	Adopted from Goodman and Svyantek , 1999
Effort	17-22	6	Adopted from Siti Khadijah, Kamaluddin and Salin, 2015
Teamwork	23-28	6	Adopted from Siti Khadijah, Kamaluddin and Salin, 2015
Honesty	29-34	6	Adopted from Siti Khadijah, Kamaluddin and Salin, 2015
Accountability	35-39	5	Adopted from Ebrahim et al., 2005

3.4.1 Job Performance

In this study, job performance is the dependent variable of the study and it consist of eight questions, whereby each item is measured by a five point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). All the items for this variable were adopted from Goodman and Svyantek (1999). The Table 3.4 below shows the items of job performance.

Table 3.4
Job Performance

No	Items
1	Achieves the objectives of the job.
2	Meets criteria for performance.
3	Demonstrates expertise in all job-related tasks.
4	Fulfils all the requirements of the job.
5	Could manage more responsibility than typically assigned.
6	Appears suitable for a higher level role.
7	Competent in all areas of the job, handles tasks with Proficiency.
8	Performs well in the overall job by carrying out tasks as expected.
9	Plans and organizes to achieve objectives of the job and meet deadlines.

Adopted from Goodman and Svyantek (1999)

3.4.2 Effort

In this study, effort is the independent variable of the study and it consist of six questions, whereby each item is measured by a five point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). All the items for this variable were adopted from Siti Khadijah, Kamaluddin and Salin (2015). The Table 3.5 below shows the items of effort.

Table 3.5
Effort

No	Items
1	I will always try to finish my work within office hours every day.
2	I rarely take extra hours to finish the job given to me
3	I took coffee break only if necessary.
4	Most often, I take my coffee while working.
5	I always complete my personal duties e.g. prayer within the specified lunch hour.
6	I constantly strive at work to achieve better results.

Adopted from Siti Khadijah, Kamaluddin and Salin (2015)

3.4.3 Teamwork

In this study, teamwork is the independent variable of the study and it consist of six questions, whereby each item is measured by a five point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). All the items for this variable were adapted from Siti Khadijah, Kamaluddin and Salin (2015). The Table 3.6 below shows the items of teamwork.

Table 3.6
Teamwork

No	Items
1	Employees in my division are divided into several working team.
2	Each working team is assigned with a specific group project.
3	I always give my contribution in accomplishing the group project.
4	I often consult my team members to overcome obstacle and to avoid mistake.
5	I give my full cooperation to my team.
6	I often awarded for my full commitment in my team work.

Adopted from Siti Khadijah, Kamaluddin and Salin (2015)

3.4.4 Honesty

In this study, honesty is the independent variable of the study and it consists of six questions, whereby each item is measured by a five point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). All the items for this variable were adapted from Siti Khadijah, Kamaluddin and Salin (2015). The Table 3.7 below shows the items of honesty.

Table 3.7*Honesty*

No	Items
1	I will not call sick deliberately.
2	I rarely take a leave during office hour to do my personal matter.
3	I will not deliberately utilize office equipment for personal use.
4	I always meet my deadlines.
5	I always do my best at work.
6	I always try to adhere to work values in order to guarantee success.

Adopted from Siti Khadijah, Kamaluddin and Salin (2015)

3.4.5 Accountability

In this study, accountability is the dependent variable of the study and it consist of five questions, whereby each item is measured by a five point Likert scale ranging from 1 = (Strongly disagree) to 5 = (Strongly agree). All the items for this variable were adopted from Ebrahim et, al., (2005). The Table 3.8 below shows the items of accountability.

Table 3.8*Accountability*

No	Items
1	I constantly work hard to meet responsibilities.
2	I always take responsibilities if I did something wrong.
3	I often work hard to get ahead for life.
4	I do my jobs as it is my responsibility, not because I am instructed to do.
5	I emphasize on quality and excellence at work.

Adopted from Ebrahim et, al., (2005)

3.5 Sampling Design

3.5.1 Population

Population of this study is referring to all employees in Bank Rakyat Penang branches. There are seven branches Bank Rakyat in Penang and the total employees are 137 workers. The branch is located at Georgetown (21 employees), Seberang Jaya (25 employees), Bukit Mertajam (21 employees), Bayan Baru (17 employees), Jelutong (19 employees), Jawi (17 employees) and Kepala Batas (17 employees). From total 137 employees, 63 peoples are from management staff and 74 peoples are non-management staff. The information is based on Monthly Branch Report by end of September 2017 (Produce by Branch Network Department of Bank Rakyat. According to Sekaran (2003) population can be defined as the entire group of people, the events and things that the researcher wishes to investigate. Sekaran (2003) highlighted that the researcher must ensure that the population consists of those entities which are actually the information sought by the survey.

3.5.2 Sampling Frame

According to Gliner and Leech (2009), sampling is the process of selecting parts from a large group of people with the intent of generalizing from the sample which is the smaller group to the population (the large group). In this study, the sampling units consisted of 137 sets of questionnaires that were distributed to the employee in Bank Rakyat Penang Branch. The sampling location is entire of Pulau Pinang.

3.5.3 Sampling Elements

This study is aiming to determine the practices of IWE on job performance among employees in Bank Rakyat Penang Branch. Therefore, the unit of analysis in this study is the entire employee. The researcher would observe the data collected from each individual and treat their response as a source of individual data. Thus, in order to meet the objective of this study, the sample was selected based on the following criteria:

- Samples should working in the banking sectors.
- Samples should working in Bank Rakyat Penang Branch.

3.5.4 Sampling procedure

Sampling procedure is a fragment of statistical practice concerned with the selection of single subjects projected to yield some information about a population of concern, particularly for the purposes of statistical interpretation (Gay, Mills & Airasian, 2009). Probability sampling instead of non-probability sampling was employed in this study. A sample representative in the probability sampling design is important for wide generalization purposes (Sekaran, 2003). According to Sekaran (2003), a sample is a subset of the population. It includes some members selected or participants in the study.

3.5.5 Sampling Techniques

In this study, the questionnaires were distributed among the employee in Bank Rakyat Penang branch. This study has chosen simple

random sampling. The organization is selected by using the random number generator in order to get the selected organization that can use by the researcher to get the data. This sampling technique can reduce the appearance of bias in the distribution of questionnaires as well as in decision making. However, since the researcher conduct personally and meet the manager each Bank Rakyat Penang branches, all the manager ask all their employees to involve to answered the questionnaires. The respondents were given about ten until fifteen minutes to answer the questionnaires and then the researcher will collect it.

3.6 Pilot Study

According to Sekaran (2003), the implementation of the pilot study is to correct any inadequacies in the instruments prior to data collection and also identify the difficulties in wording and translation in the questionnaires. In this study, a pilot study has been executed after the development of questionnaires before a large-scale study is being carried out.

The purpose of this pilot study was to pre-test the adequacy of the instrument and to assess whether respondents were able to understand the questions before the actual set of questionnaires were distributed. According to Burns and Grove (2001), a pilot study is a smaller version of a proposed study conducted to refine the methodology. It will involve a group of respondents that have similar characteristic with the actual respondent. In this research, the pilot study was implemented among the banking employee

in Bank Rakyat Penang Branch. 137 sets of questionnaires were distributed during that time.

Table 3.9
Pilot Reliability Test (n=30)
Results of the Reliability Test

Variables	No. of Items	Cronbach's Alpha
Job Performance	7	.904
Effort	9	.512
Teamwork	6	.786
Honesty	6	.847
Accountability	4	.821

Source : Sekaran (2005)

3.6.1 Reliability test

Reliability test is one of the most important elements of test quality.

The reliability of the questionnaires was tested to check the consistency of all related factors in the study based on Cronbach's Alpha. Sekaran (2005) stated that the highest Cronbach's Alpha is 1. It measures the consistency of the reliability factor. For a research, any reliability coefficient (Alpha) less than 0.6 are regarded as poor and those in the range of 0.7 are acceptable, and those with coefficient value 0.8 and over are considered good. The internal consistency reliability coefficients (Cronbach's alpha) for the scales used in this study were computed in the pilot testing and are well above the level 0.7, acceptable for the analysis purpose. In the table 3.10 alpha score

of three variables are stated. The reliability test was done with 50 completed responses.

Table 3.10

Rules of Thumb about Cronbach-Alpha Coefficient Size

Alpha Coefficient Range	Strength of Association
Less than 0.6	Weak
0.6 to < 0.7	Acceptable
More than 0.8	Good

Source : Sekaran and Bougie, 2010

3.6.2 Normality Test

Normality of data is perceived as a fundamental element in a research conducted especially multivariate research as suggested by Hair et al., (1998). The normality test was aimed to make sure that all data is normal distribution. According to Pallant (2001) normality is used to describe a symmetrical bell shape curve, which has the greatest frequency of scores in the middle with smaller frequencies towards the extreme.

Hair et al., (2008) used the normal distribution because it provides the underlying basis by researcher who collected data using sampling and normality can be determined through some extent by obtaining skewness and kurtosis values. The normal distribution is vital since it provides the underlying basis for many inferences by researcher who collect data using

sampling. Therefore, in this study, the researcher has to run the normality test in order to ensure the normality of the distribution and checking for outliers. For the purpose of this research, all the variables involved were tested through SPSS in order to ensure there is no violation of normality assumption using a certain procedure laid down under SPSS.

According to Coakes and Steed (2007) positive values for skewness indicate a positive skew while positive values for kurtosis indicate a distribution that is peaked (leptokurtic). Negative values for skewness indicate a distribution that is flatter (platykurtic). While according to Hair et al., (2003), if the skewness values are larger than +1 or smaller than -1, this shows a substantially skewed distribution. Hence, for the kurtosis, a curve is too peaked when the values exceed +3 and is too flat when it is below -3. In this study, the researcher used normality test to check the normal distribution of the data. The Table 3.11 shows the result of skewness and kurtosis obtained for the purpose of this study. Based on the table 3.11, the result indicated that the data set has not violated the assumption of normality. Thus, it shows that all variables are normally distributed.

Through the normality test, the outliers were removed from the analysis and after removing them, the results can be obtained by using the graphical analysis and statistical test of normality. According to Hair et al., (2006), the normal distribution will form a straight diagonal line and the plotted data values are parallel to the diagonal. From the normal Q-Q plot of all the variables, almost all data distributions were plotted closely follows

the diagonal (Appendix D). This can be concluded that the data used in this study did not interrupt the normality assumption for the inferential analysis.

Table 3.11
Assessment of Normality

Variables	Skewness	Kurtosis
Job Performance	4.181	27.197
Effort	.146	.796
Teamwork	-.408	-.759
Honesty	-.756	1.302
Accountability	-.523	-.073

Source: Please refer Appendix D

3.7 Data Analysis and Interpretation

In this research, quantitative data analysis used for the raw data gathered from the questionnaires and the interpretation of the results of the analysis will be using the SPSS software Version 23. This includes test the goodness of the instrument, descriptive statistics to describe the characteristics of the respondent, and the distinction between the variables and demographic profiles. The statistical tools that were used in interpreting the data were in accordance with research objectives. The data later were analysed and the hypothesis is tested. This is presented in the Table 3.12.

Table 3.12
Data Analysis Technique

Research Objectives	Test
1. To determine the differences between demographic factors (gender, marital status, age, length of service, position, monthly income and branch) on job performance.	Independent sample t-test & One-way ANOVA
2. To examine the significant relationships between effort, teamwork, honesty and accountability towards job performance.	Pearson Correlation
3. To investigate the significant factors (effort, teamwork, honesty and accountability) towards job performance.	Multiple Linear Regression

3.7.1 Descriptive Analysis

The frequency distribution is a mathematical distribution to identify the number of responses associated with the different values of one variable and expresses this count in a percentage. The purpose of this analysis is to attain the results of frequency distribution, measures of central tendency and measures of dispersion variability. In this research, descriptive statistic is used to describe and analyse the basic features of the data in a study; gender, age, marital status, length of service, monthly salary, position and branch. The descriptive statistics was conducted and used for computing the mean score and standard deviation of each dimension of the variables. The mean is calculated to measure the importance of each of them respectively (Sekaran, 2010).

3.7.2 Inferential Statistics

Inferential statistics are used to infer from the data through analysis and to achieve the research objectives in this study. For the purpose of this study, inferential statistics are used through the analysis is Independent Samples t-test, One-way ANOVA, Pearson Correlation and Multiple Linear Regressions.

i. Independent Samples T-Test

This study used Independent Samples T-Test to compare the means of two independent groups. The independent samples t-test is applied in order to test the first hypotheses (Ha 1a) in demographic factors (gender) among employees in Bank Rakyat Penang Branches. This test is applied to examine whether there are significant differences between gender (male / female) towards job performance. Based on Coakes and Steed (2007), the assumptions used underlying on this test such as scale of measurement, independence of groups and homogeneity of variance.

ii. One-way Analysis ANOVA of Variance (ANOVA)

A One-way Analysis ANOVA of Variance is an appropriate analysis to compare the means of more than two groups of independent variables. In this study, ANOVA analysis is conducted to examine whether there are significant differences between demographic factors (marital status, age, position, monthly income and branch) towards job performance. This test also used to test the first hypotheses (Ha 2a, Ha 3a, Ha 4a, Ha 5a, Ha 6a and Ha 7a).

According to Blaikie (2003), the one-way ANOVA need certain assumptions in order to use the value of F statistics to ascertain either the differences between the means are significant or not. To interpret the output, the researcher needs to refer to the column labelled sig. If the F-value is below the significant level (assume the significant level is <0.05 , there exist statistically significant differences between the groups involved.

iii. Pearson Correlation

The Pearson correlation coefficient is used to examine the relationship between independent and dependent variables and also to show the strength of the relationship in (Ha 8a, Ha 9a, Ha 10a and Ha 11a). In addition, it was used to examine whether there was a significant relationship between the dependent and independent variables as well as indicates the strength of the relationship. In this study, the correlation was used to test the hypothesis on relationship between the factors namely effort, honesty, teamwork and accountability on job performance among employees in Bank Rakyat Penang branches. The interpretation of the relationship can be referring to the Sekaran (2003), has stated that correlation of less than 0.3, can be indicate small or weak relationship , while correlation coefficient of greater than 0.3, less than 0.5, indicate moderate or medium relationship and correlation, coefficient of greater than 0.5, indicate a large and strong relationship.

iv. Multiple Linear Regressions

Multiple regressions were the method that frequently used in a data analysis to analyse data when there are more than two independent variables being used. Besides, multiple linear regressions help the researcher to understand how much variance in the dependent variable that being affected by the independent variables. Gliner, Morgan and Leech (2009) explained that multiple regressions are frequently used in a data analysis to analyse data involving several independent variables with one dependent variable which is tested on (Ha 12a). Hence, the multiple regressions can be used to examine the practices of Islamic work ethics on job performance among employees in Bank Rakyat Penang Branch.

According to Coakes and Steed (2007), there are assumptions underpinning the use of regression. The assumptions underpin the use of regressions are as follows:

- Ratio of cases to independent variables - The number of cases needed is should ideally have twenty times more cases than predictors and the minimum requirement is to have at least five times more cases that independent variables. According to this study, there are four independents variables and the number of respondents is 137. Hence, there is no violation for this assumption.
- Outliers - The situation whereby there is an extreme case that considerable impact on the regression solution and should be deleted or modified to reduce their influence. For the multivariate analysis technique, the outliers can be deleted using statistical methods such as

Mahalanobis distance and graphical methods such as residual scatter plots. The Mahalanobis distances can help in indicating outliers in the data. According to Tabachnick and Fidell (1996) cited from Pallant (2001), the critical value of Mahalanobis for five independent variables (DF=5) at $p < 0.01$ is 20.52.

- Normality - According to Hair et al., (2007), the assessment of normality of the metric variables involves both empirical measures of a distribution's shape characteristics (skewness and kurtosis) and the normal probability plots. According to Coakes and Steed (2007) positive values for skewness indicate a positive skew while positive values for kurtosis indicate a distribution that is peaked (leptokurtic). Negative values for skewness indicate a negative skew while negative values for kurtosis indicate a distribution that is flatter (platykurtic). While according to Hair et al., (2003), if the skewness values are larger than +1 or smaller than -1 this shows a substantially skewed distribution. For the kurtosis, a curve is too peaked when the values exceed +3 and is too flat when it is below -3.

The researcher simply expanded the formulation of multiple regressions model as shown below.

$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4$	
Where, a	= Intercepts
Y	= Job Performance
b_1x_1	= Effort
b_2x_2	= Teamwork
b_3x_3	= Honesty
b_4x_4	= Accountability

Figure 3.1
Multiple Linear Regression Model

In multiple linear regressions, a value of multiple R is computed. This value would give an interpretation of the strength of the relationship that exists between the independent variables and the dependent variable. It should be noted that even the value of multiple R is high; it does not mean that the independent variables might cause the change in the dependent variable.

3.8 Data Collection Method and Procedure

The letter of application for data collection issued by the university was given to the staff of Bank Rakyat Penang Branch in order to get the permission to execute the study in the field. The respondents were given a week's time to fulfil the questionnaires appropriately. Then, the questionnaires collected after the stipulated due date. Therefore, the probability sampling technique used in this study is a random sampling since the target population was already known and each of them has equal chances of being chosen as a respondent for this study.

The data as collected via survey questionnaires which were distributed among employees. Each participant was required to answer page questionnaires, consisting of 3 sections. Explanations regarding the questionnaires were given to representative orally to attain the participants' co-operation and to give the general idea of the research. Apart from that, during the data collection process, the researcher took certain precautions in order to ensure confidentiality and anonymity of the respondents. The researcher had created the trust and confidence among respondents to participate in the study through the approval letter from their institutions. The concern of confidentiality was also highlighted in the questionnaire.

The questionnaire was sent to 137 employee of financial institution personally by the researcher and was distributed with the help of a few staff which were the researcher's assistants from the main office. The questionnaires were distributed starting from 10th until 21 October 2017. All 137 of the sets questionnaires were successfully collected.

3.9 Summary

In this chapter, the method and the analysis strategy for the study have been described. It includes the discussion of research design, sampling size, questionnaires design, data collection method and the analysis techniques. All the steps starting from collecting the data until the tools are being used to analyse the data were discussed in this chapter. Results of the findings will be discussed in the next chapter.

CHAPTER 4

FINDINGS AND ANALYSIS

4.1 Introduction

This is the fourth chapter of the study and it presents the final outcomes and the analysis of the data. The purpose of this section is to detail the discovery of the research and the data were analyzed by a number of techniques; such method used is a descriptive statistics, independent sample test, one-way ANOVA, Pearson correlation and multiple linear regressions. Moreover, independent sample t-test and one-way ANOVA will describe the significant difference of demographics factors (gender, age, marital status, length of service, monthly salary, position and branch) with dependent variable (job performance).

Meanwhile, the correlation will describe the relationship between independent variables (effort, honesty, teamwork and accountability) with dependent variable (job performance). Followed by multiple linear regression will discuss the significant influence of the independent variables (effort, honesty, teamwork and accountability) to the dependent variable (job performance).

4.2 Research Response

Data was analyzed from 137 questionnaires with complete answer. In order to analyze all this data, the researcher used the SPSS software version 23 program. For this project paper, the researcher analyzed the collected data from the respondents by developing the normality test, reliability test, frequency distribution, independent sample t-test, one-way ANOVA test, correlation test and multiple linear regression test. For the data collection purposes, about 137 self-administered questionnaires were distributed to the management staffs and non-management staffs in Bank Rakyat Penang branch. Out of 137 questionnaires that were sent, 137 are useable and resulting 100% response rate. According to study of Hair et al., (2010) when respond rate more than 50% of the respondent are acceptable.

4.3 Demographic Characteristics of Respondents

The respondents participated in this study consist of the salesperson in Bank Rakyat Penang branches. This section shows the background of the demographic data of the respondents who participated in the current study that is a useful aspect to understand the data segmentation. The profiles of the respondents involved in the Table 4.1:

Table 4.1
The Profile of the respondents

No	Items	Frequency (N)	Percent (%)
1	Gender		
	Male	84	61.3
	Female	53	38.7
	Total	137	
2	Marital Status		
	Single	13	9.5
	Married	123	89.8
	Widow/Widower	1	0.7
	Total	137	
3	Age		
	Below 25 years	5	3.6
	26-30 years	24	17.5
	31-40 years	53	38.7
	41-50 years	43	31.4
	51 years and above	12	8.8
	Total	137	
4	Length of Service		
	Below 5 years	24	17.5
	6 to 10 years	34	24.8
	11 to 15 years	20	14.6
	16 to 20 years	15	10.9
	21 years and above	44	32.1
	Total	137	
5	Monthly Salary		
	Below RM2000	12	8.8
	RM2001 to RM4000	49	35.8
	RM4001 to RM6000	38	27.7
	RM6001 and above	38	27.7
	Total	137	
6	Position		
	Clerk	66	48.2
	Executive	34	24.8
	Head of Unit/ABM/BM	28	20.4
	Others	9	6.6
	Total	137	
7	Branch		
	Bayan Baru	17	12.4
	Georgetown	20	14.6
	Jawi	17	12.4
	Seberang Jaya	25	18.2
	Bukit Mertajam	21	15.3
	Jelutong	19	13.9
	Kepala Batas	18	13.1
	Total	137	

Source: Please refer Appendix D

In this study, there are a total of 137 respondents consisting of management staff and non-management staff in Bank Rakyat Penang Branch. Seven demographic factors are reported, namely gender, marital status, age, length of service, monthly salary, position in the bank and branch. Table 4.1 displays the results of the respondent profile analysis carried out by the researcher. The first category of the profile that is gender is found to have more male respondents than the female. The result shows that the total of male respondent are 84 equivalent to (61.3%) from the total of 137 respondents and the rest 53 were female which is equal to (38.7%) respectively.

For marital status, the result found that the majority of the respondents were married which is 123 respondents (89.9%) while 13 respondents (26.9%) are single and only one respondents are widow/widower with the percentage 0.7 percent. As for age, most of the respondents are in the age of 31 to 40 years showed a percentage of 38.7 percent which is equivalent to 53 respondents. This is followed by the respondents in the age of between 41 to 50 years where the number of respondents involved is 43 which is equivalent to 31.4 percent. Meanwhile, the respondents in the age range 26 to 30 years. The percentage in this age is 17.5 percent where the number of respondents involved is 24. There are 12 respondents who are in the age of 51 years and above involved in this study which is equivalent to 8.8 percent. Finally for the age below 25 years showed a percentage of 3.6 percent which is equivalent to 5 respondents.

In terms of length of service, most of the respondents in the length of service from 21 years and above showed a percentage of 32.1 percent which is equivalent to 44 respondents. This is followed by the length of service from „6 to 10 year“, „below 5 years“, „11 to 15 years“, and „16 to 20 years“, with the percentage of (34%, 24%, 20% and 15%) with the total of respondents (34, 24, 20 and 15).

As for the monthly salary which are showed that the more response with the income level between RM2001 to RM4000 which are 49 equivalent 35.8 percent. Followed by the income level between „RM4001 to RM6000“ and „RM6001 and above“ which is the same total of respondent that is 38 respondents equivalent to 27.7 percent. Then, last income between RM2000 and below showed the result with 12 respondent equivalents to 8.8 percent. In terms of position, the result found that the majority of the respondents were clerk position which is 66 respondents (48.2%) followed by executive position which is 34 respondents (24.8%), Head of unit ABM/BM which is 28 respondents (20.4%) and others position with 9 respondents equivalent to 6.6 percent.

The last category of the profile that is branch located which are shows that the more respondent response from Seberang Jaya which are 25 respondents with the percentage of 18.2 percent. Followed by Bukit Mertajam (21 respondents, 15.3%), Georgetown (21 respondents, 14.6%), Jelutong (19 respondents, 13.9%), Kepala Batas (18 respondents, 13.1%)

and last is Jawi and Bayan Baru with equivalent to the same amount with (17 respondents, 12.4%).

4.4 The Differences between Demographic Factors (Gender, Marital Status, Age, Length of Service, Position, Monthly Income and Branch) with Job Performance

In order to answer the first research question, whether there are any differences between respondent's demographic profiles (gender, marital status, ages, length of service, position, monthly income and branch) with job performance.

The test of differences was conducted through Independent Sample T-Test and One-way ANOVA in order to analyze the hypotheses. Independent Samples T-Test analysis is conducted to test the hypotheses in terms of gender while One-way ANOVA is used to examine the significant differences between demographic factors that have more than two groups with the job performance in terms of marital status, age, length of service, position, monthly income and branch.

4.4.1 The Difference between Gender with Job Performance

The difference of gender was measured by using an Independent sample t-test. It is used to do comparison for a variable that has two mean in order to test if there any significant differences between male and female with job performance. The hypotheses as follow:

Ha 1a: There are significant differences between demographic factors (male and female) with Job Performance.

Table 4.2

The difference between male and female with job performance

Gender	Mean	Std. Deviation	t-value	Sig.
Male	4.281	.438	1.036	.680
Female	4.201	.440		

Note: The mean difference is significant at the 0.05 level

Source: Please refer Appendix E

The result of the above Table 4.2 shows that the mean value of male 4.281 is higher than the mean value for female 4.201. It means that the male has more practices of Islamic work ethic on job performance among employees in Bank Rakyat Penang branch compared to female. The mean difference is only 0.08 while t-value is 1.036 and its significant level is more than 0.05. Since, the significant level (p-value = 0.680) is greater than the acceptable level of 0.05. Therefore, the null hypotheses is failed to reject. It means that the expected hypotheses is failed to be accepted. Hence, it can be concluded that there is no significant difference between male and female with job performance among employees in Bank Rakyat Penang branch.

4.4.2 The Difference between Marital Status with Job Performance

The difference of marital status was measured by using One-way ANOVA. It is used to do comparison for a variable that has two mean in order to test if there any significant differences between marital status with job performance. The hypotheses as follow:

Ha 1a: There are significant differences between demographic factors (marital status) with Job Performance.

Table 4.3

The difference between marital status with job performance.

Occupational status	Mean	Std. Deviation	F-value	Sig.
Married	4.179	.463	.617	.541
Single	4.254	.438		
Widow/Widower	4.666	.439		

Note: The mean difference is significant at the 0.05 level

Source: Please refer Appendix E

The Table 4.3 above presents the results of the ANOVA for marital status. As for this factor, the mean for the three items that is “married”, “26-3”, “single” and “widow/widower” are 4.179, 4.254 and 4.666 with a standard deviation 0.463, 0.438 and 0.439. Moreover, the result of the F-value of the age happened to be 0.617 with a significant value (p-value = 0.541). The significant value for this factor is more than the alpha value of 0.05. Therefore, the p-value for this factor is not significant and null hypothesis is failed to be rejected. It means that the expected hypotheses is failed to be accepted. Thus, it can be concluded that there is no significant difference between group of marital status with job performance among employees in Bank Rakyat Penang branch.

4.4.3 The Difference between Group of Age with Job Performance

The difference of group of age was measured by using One-way ANOVA. It is used to test for a variable that has more than two groups in order to test if there any significant differences between group of age with job performance. The hypotheses as follow:

Ha 1a: There are significant differences between demographic factors (group of age) with Job Performance.

Table 4.4

The difference between group of age with job performance.

Age	Mean	Std. Deviation	F-value	Sig.
Below 25 years	4.055	.111	.669	.614
26-30 years	4.154	.437		
31-40 years	4.279	.425		
41-50 years	4.296	.448		
51 years and above	4.203	.541		

Note: The mean difference is significant at the 0.05 level

Source: Please refer Appendix E

The Table 4.4 above presents the results of the ANOVA for group of age. As for the age factor, the mean for the five items that is “below 25 years”, “26-30 years”, “31-40 years”, “41-50 years” and “51 years and above” are 4.055, 4.154, 4.279, 4.296 and 4.203 with a standard deviation 0.111, 0.437, 0.425, 0.448 and 0.541. Moreover, the result of the F-value of the age happened to be 0.669 with a significant value (p-value = 0.614). The significant value for this factor is more than the alpha value of 0.05. Therefore, the p-value for this factor is not significant and null hypothesis is failed to be rejected. It means that the expected hypotheses is failed to be

accepted. Thus, it can be concluded that there is no significant difference between groups of age with job performance among employees in Bank Rakyat Penang branch.

4.4.4 The Difference between Length of Service with Job Performance

The difference of length of service was measured by using One-way ANOVA. It is used to test for a variable that has more than two groups in order to test if there any significant differences between lengths of service with job performance. The hypotheses as follow:

Ha 1a: There are significant differences between demographic factors (length of service) with Job Performance.

Table 4.5

The difference between length of service with job performance.

Length of Service	Mean	Std. Deviation	F-value	Sig.
Below 5 years	4.116	.427	1.036	.392
6 to 10 years	4.225	.399		
11 to 15 years	4.333	.464		
16 to 20 years	4.192	.373		
21 years and above	4.317	.481		

Note: The mean difference is significant at the 0.05 level

Source: Please refer Appendix E

The Table 4.5 above presents the results of the ANOVA for length of service of the employees. As for this factor, the mean for the five items that is “below 5 years”, “6 to 10 years”, “11 to 15 years”, “16 to 20 years” and “21 years and above” are 4.116, 4.225, 4.333, 4.192 and 4.317 with a standard deviations 0.427, 0.399, 0.464, 0.373 and 0.481. Moreover, the result of the F-value for the educational level happened to be 1.036 with a

significant value (p-value = 0.392). The significant value for this factor is more than the alpha value of 0.05. Therefore, the p-value for this factor is not significant and null hypothesis is failed to reject. It means that the expected hypotheses is failed to be accepted. Thus, it can be concluded that there is no significant difference between length of service with job performance among employees in Bank Rakyat Penang branch.

4.4.5 The Difference between Position with Job Performance

The difference of position of employees was measured by using One-way ANOVA. It is used to test for a variable that has more than two groups in order to test if there any significant differences between positions of employees with job performance. The hypotheses as follow:

Ha 1a: There are significant differences between demographic factors (position) with Job Performance.

Table 4.6

The difference between position of employees with job performance.

Position	Mean	Std. Deviation	F-value	Sig.
Clerk	4.195	.352	4.470	.005
Executive	4.205	.473		
Head of Unit/ABM/BM	4.496	.510		

Note: The mean difference is significant at the 0.05 level

Source: Please refer Appendix E

The Table 4.6 above presents the results of the ANOVA for group of position of employees. As for this factor, the mean for the four items that is “clerk”, “executive” and “Head of Unit/Assistant Branch Manager (ABM)

/Branch Manager (BM)” are 4.195, 4.205 and 4.496 with standard deviations 0.352, 0.473 and 0.510. Moreover, the result of the F-value for the year work of experience happened to be 4.470 with a significant value (p-value = 0.005). The significant value for this factor is less than the alpha value of 0.05. Therefore, the p-value for this factor is significant and alternate hypothesis is accepted. Thus, it can be concluded that there is significant difference between positions of employees with job performance among employees in Bank Rakyat Penang branch.

4.4.6 The Difference between Monthly Income with Job Performance

The difference of monthly income was measured by using One-way ANOVA. It is used to test for a variable that has more than two groups in order to test if there any significant differences between monthly incomes with job performance. The hypotheses as follow:

Ha 1a: There are significant differences between demographic factors (monthly income) with Job Performance.

Table 4.7

The difference between monthly income with job performance.

Monthly Income	Mean	Std. Deviation	F-value	Sig.
Below than RM2000	4.000	.471	5.172	.002
RM2001-RM4000	4.193	.311		
RM4001-RM6000	4.177	.466		
RM6001 and above	4.462	.472		

Note: The mean difference is significant at the 0.05 level

Source: Please refer Appendix E

The Table 4.7 above presents the results of the ANOVA for group of monthly income level. As for this factor, the mean for the three items that is “below than RM2000”, “RM2001-RM4000”, and “RM4001-RM6000” and “RM6001 and above” are 4.000, 4.193, 4.177 and 4.462 with a standard deviations 0.471, 0.311, 0.466 and 0.472. Moreover, the result of the F-value for the monthly income level happened to be 5.172 with a significant value (p-value = 0.002). The significant value for this factor is less than the alpha value of 0.05. Therefore, the p-value for this factor is significant and alternate hypothesis is to be accepted. Thus, it can be concluded that there is significant difference between groups of monthly income level with job performance among employees in Bank Rakyat Penang branch.

4.4.7 The Difference between Branch with Job Performance

The difference of branch was measured by using One-way ANOVA. It is used to test for a variable that has more than two groups in order to test if there any significant differences between branches with job performance. The hypotheses as follow:

Ha 1a: There are significant differences between demographic factors (branch) with Job Performance.

Table 4.8*The difference between branch with job performance.*

Branch	Mean	Std. Deviation	F-value	Sig.
Bayan Baru	4.472	.400	7.682	.000
Georgetown	4.188	.482		
Jawi	4.313	.333		
Seberang Jaya	4.377	.394		
Bukit Mertajam	4.327	.339		
Jelutong	4.304	.328		
Kepala Batas	3.673	.383		

Note: The mean difference is significant at the 0.05 level

Source: Please refer Appendix E

The Table 4.8 above presents the results of the ANOVA for group of branch in Penang. As for this factor, the mean for the seven items that is “Bayan Baru”, “Georgetown”, “Jawi”, “Seberang Jaya”, “Bukit Mertajam”, “Jelutong” and “Kepala Batas” are 4.472, 4.188, 4.313, 4.377, 4.327, 4.304 and 3.673 with a standard deviations 0.400, 0.482, 0.333, 0.394, 0.339, 0.328 and 0.383. Moreover, the result of the F-value for the branch happened to be 7.682 with a significant value (p-value = 0.000). The significant value for this factor is less than the alpha value of 0.05. Therefore, the p-value for this factor is significant and alternate hypothesis is to be accepted. Thus, it can be concluded that there is significant difference between branches with job performance among employees in Bank Rakyat Penang branch.

Table 4.9*Summary of the First Hypothesis Tested Using T-Test and ANOVA*

Hypothesis (T-Test)	Sig.	Test	Result
Ho: There is no significant difference between male and female with job performance among employees in Bank Rakyat Penang branch.	.680	$p > 0.05$	Failed to reject null hypotheses
Hypothesis (One-Way ANOVA)	Sig.	Test	Result
Ho: There is no significant difference between ages with job performance among employees in Bank Rakyat Penang branch.	.614	$p > 0.05$	Failed to reject null hypotheses
Ho: There is no significant difference between marital statuses with job performance among employees in Bank Rakyat Penang branch.	.541	$p > 0.05$	Failed to reject null hypotheses
Ho: There is no significant difference between lengths of service with job performance among employees in Bank Rakyat Penang branch.	.392	$p > 0.05$	Failed to reject null hypotheses
Ha: There is significant difference between positions with job performance among employees in Bank Rakyat Penang branch.	.005	$p < 0.05$	Accepted alternate hypotheses
Ha: There is significant difference between monthly income with job performance among employees in Bank Rakyat Penang branch.	.002	$p < 0.05$	Accepted alternate hypotheses
Ha: There is significant difference between branch with job performance among employees in Bank Rakyat Penang branch.	.000	$P < 0.05$	Accepted alternate hypotheses

4.5 The Correlation between Effort, Honesty, Teamwork and Accountability with Job Performance.

In order to answer the second research question, whether there are any significant relationship between effort, honesty, teamwork and accountability with the job performance among employees in Bank Rakyat Penang branch. Pearson Correlation analysis is conducted to test the significant relationship between dependent variable (job performance) and independent variables (effort, honesty, teamwork and accountability). The hypotheses as follow:

Ha 2a: There are significant relationship between effort, honesty, teamwork and accountability with job performance.

Table 4.10

Correlation between job performance and independent variables

Variables	JP	EF	HN	TW	AC
Job Performance	1				
Effort	.354**	1			
Honesty	.601**	.382**	1		
Teamwork	.631**	.158	.532**	1	
Accountability	.532**	.140	.468**	.667**	1

Note: **Correlation is significant at the 0.01 level (2-tailed)

Source: Please refer Appendix F

The Table 4.10 presents the result of the Pearson's correlation analysis between the independent variables of the research which are; effort, honesty teamwork, teamwork and accountability while the dependent variable that is job performance. The result indicates that all the independent

variables are positively correlated with the job performance among employees in Bank Rakyat Penang branch. Further, the strongest independent variable that highly correlated with the dependent variable is the Teamwork which correlated at (63.1%), followed by Honesty at (60.1%), Accountability at (53.2%), and Effort at (35.4%).

Sekaran (2003), has stated that correlation of less than 0.3, can be indicate small or weak relationship , while the correlation coefficient of greater than 0.3, less than 0.5, indicate moderate or medium relationship and correlation coefficient of greater than 0.5, indicate a large and strong relationship. Hence, the result indicates based on the assumptions of Sekaran (2003) that “Teamwork”, “Honesty” and “Accountability” have the large and strong relationship with the job performance and “Effort” has the moderate or medium relationship with the job performance.

The p-value for all the independent variables is less than the significant levels of both 0.01. Therefore, the alternate hypotheses are accepted because the association is statistically significant at the 0.01 levels. And it is concluded that there is a significant relationship between the job performance with the effort, honesty, teamwork and accountability.

Table 4.11

Summary of the Second Hypothesis Tested Using Pearson's Correlation

Hypothesis	Sig.	Test	Result
There is significant relationship between the job performance and (effort, honesty, teamwork and accountability) among employees in Bank Rakyat Penang branch.	0.000	p < 0.01	Accepted alternate hypotheses

4.6 Multiple Linear Regressions

In order to answer the third research question, whether there are any significant influences between effort, honesty, teamwork and accountability with the job performance among employees in Bank Rakyat Penang branch. Multiple Linear Regression analysis is conducted to test the significant influences between dependent variable (job performance) and independent variables. The hypotheses as follow:

Ha 3a: There are significant influences of determinant factors (Effort, Honesty, Teamwork and Accountability) with Job Performance.

The result of this test and its interpretation is presented and discussed below.

Table 4.12

Results of Relationship between the Various Determinants and Job Performance

Determinant	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.525	.442		-1.187	.237
Effort	.283	.112	.165	2.516	.013
Honesty	.317	.080	.295	3.954	.000
Teamwork	.373	.091	.345	4.078	.000
Accountability	.164	.082	.159	1.994	.048

Note: F-value = 37.939 with Sig = 0.000, R² = 0.544

Source: Please refer Appendix G

Based on the above table, the R square value is the statistic that provides some information about the goodness of the model. The value of R square is 0.544. This indicates that 54.4% of the variation in the dependent variable explained by the independent variables which are effort, honesty, teamwork and accountability. While the rest 45.6% are explained by other variable in the model.

The objective is to investigate whether all the independent variables involved can influence the job performance among employees in Bank Rakyat Penang branch. From the Table 4.12, the researcher had summarized the relationship between the variables such as formula equation below:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4$$

$$Y = -0.525 + 0.283x_1 + 0.317x_2 + 0.373x_3 + 0.164x_4$$

Where, a = Intercepts

Y = Job Performance

b_1x_1 = Effort

b_2x_2 = Honesty

b_3x_3 = Teamwork

b_4x_4 = Accountability

From the above formula, it can be concluded that only two independent variables that have significant influence on job performance that is effort ($B = 0.283$), honesty ($B = 0.317$), and teamwork ($B = 0.373$). It means, 1 unit of contribution to job performance would make 0.282 units of effort increase, 0.317 units of honesty and 0.373 units of teamwork increase. Only the variables of effort, honesty and teamwork that were derived from this formula that gave its significant value at 0.01.

The finding showed that there are three variables that have significant influence on the job performance. Only effort, honesty and teamwork were accepted under alternative hypotheses. While the other one variable which is accountability is failed to reject null hypotheses since the result do not give a significant value at 0.01. Therefore, it can be concluded, only effort, honesty and teamwork will significantly explain the variance of job performance among employees in Bank Rakyat Penang branch. Due to this, the factors which are effort, honesty and teamwork should need to be discussed in detail in the next chapter.

Table 4.13

Summary of the Third Hypothesis Using Multiple Linear Regressions

Hypothesis	Sig.	Test	Result
Ha: Effort will significantly explain the variance of job performance among employees in Bank Rakyat Penang branch	0.013	p<0.01	Accepted
Ha: Honesty will significantly explain the variance of job performance among employees in Bank Rakyat Penang branch.	0.000	p<0.01	Accepted
Ha: Teamwork will significantly explain the variance of job performance among employees in Bank Rakyat Penang branch	0.000	p<0.01	Accepted

4.7 Summary

This chapter was designed to analyze and interpret the findings in accordance to the research hypotheses and research objectives of the study. Valuable findings were disclosed in relation to the job performance among employees in Bank Rakyat Penang branch. Remarkable results with the contribution to job performance were presented and discussed in a form of tables and paragraphs. These outcomes were obtained from the analyses and tests made to the research hypotheses using Statistical Package for Social Sciences (SPSS) version 23. As the analyses were in accordance to the research hypotheses, there were four statistical tools used to present and report the result, namely, Independent Samples T-test, One-way ANOVA, Pearson Correlation and Multiple Linear Regression analysis. T-test and ANOVA were used to test the differences between the demographic factors and job performance, Pearson Correlation was used to determine the relationship between the independent variables and the dependent variable. Multiple regression analysis was used to examine the factors that influence mostly the job performance. Hence, all the results of these tests were presented and discussed in a detailed manner in this chapter. The next chapter covers the discussions of these results and the recommendation and conclusion of the study.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter discusses further on the output of this study in order to summarize the findings that obtained from the research. In this chapter, the summarize of the findings are linked to the research objectives, which to determine the differences between the demographic factors of (gender, marital status, age, length of service, position, monthly income and branch) with the job performance, to examine the significant relationship between (effort, honesty, teamwork and accountability) with the job performance, and to investigate the significant factors that influences mostly in the job performance. Then, this chapter presents the contribution of the study. Further, this chapter will highlight the relevant contribution to the study in term of theoretical and managerial and finally some recommendations for future researches also have been suggested.

5.2 Summary of the Findings Consistent with Research Objectives

This research was carried out in order to determine the factors that contributed of job performance among employees in Bank Rakyat Penang branch. The study focused on employees in the management and non-management who are working in the banking sectors in area of Penang branch. In order for the study to achieve the above mentioned objectives and determine the factor that contributed to job performance, it used effort,

honesty, teamwork and accountability as independent variables, and job performance as the dependent variable of the study. The summary of the findings is delineated below.

5.2.1 Objective 1: To determine the differences between the demographic factors of (gender, marital status, age, length of service, position, monthly income and branch) with job performance.

The first objective of the study was to determine whether there is a significant difference between the demographic factors with the job performance. The demographic factors analyzed including gender, marital status, ages, length of service, position, monthly income and branch. Whereby the gender were analyzed using Independent Sample T-Test tool, as it is either male or female, whereas the marital status, age, length of service, position, monthly income and branch was analyzed using One-Way ANOVA as it is a comparison between groups which are more than two groups.

As for age, it contains five categories which are; „below 25 years“, „26-30 years old“, „31-40 years old“, „41-50 years old“ and „51 years and above“. As for marital status, there are three that contributed in this study which are „single“, „married“ and „widow/widower“. As for length of service in the organization, it contains five categories which are; „below 5 years“, „6 to 10 years“, „11 to 15 years“ „16 to 20 years“ and „21 years and

above". The monthly income level is made up of four items, which are „below than RM2000“, “RM2001 to RM4000“, „RM4001 to RM6000“ and „RM6001 and above“. As for the position of employees in the organization consists of three items which are „clerk“, “executive” „head of unit/ABM/BM“ and „others“. Then, for the branch of Bank Rakyat in Penang consists of seven items which are „Bayan Baru“, „Georgetown“, „Jawi“, „Seberang Jaya“, „Bukit Mertajam“, „Jelutong“ and „Kepala Batas“.

Therefore, the findings of this study revealed that, there is no significant difference between male and female with job performance, given that p-value was more than alpha value that is (p-value = 0.680) which are greater than 0.05 of significant level. There are some studies that considered on the effect of gender in terms of accounting. This outcome of this study was consistent with the study of Koh and Koh (1999), found that males outperformed in the first two years of the course but the result was no significant difference in third year. There are also some studies that found there is no significant gender difference (Gammie et, al., 2003; Turner et, al., 1997; Jackling & Anderson, 1998; and Carpenter et, al., 1993).

Apart from that, the findings of the marital status revealed that there is no significant difference between marital status with job performance that given p-value was more than alpha value that is (p-value = 0.541) which are greater than 0.05 of significant level. This outcome was consistent with the

findings of Mohamad Tahlil et, al., (2013) found that marital status do not play any significant in Bangladesh.

Moreover, the result for the one-way ANOVA on this study revealed that, there is no significant difference between age with job performance that given p-value was more than alpha value that is (p-value = 0.614) which are greater than 0.05 of significant level. This outcome was consistent with the findings of Bhargava and Anbazhagan (2014) found that there is significant variance among of respondent age with the performance of worker in Chittoor Sugar factory, South India.

Another findings for length of service in the organization revealed that, the significant value (p-value = 0.392). The significant value for this factor is more than the alpha value 0.05 of significant level. Thus, the result shows there is no significant difference between lengths of service with job performance among employees in Bank Rakyat Penang branch. This outcome were not consistent with the finding of Gede and Lawanson (2011), found that there is a significant relationship between experiences with job performance of staff of the Bayelsa State Ministry of Education. Based on this findings show the result reveals that the length of service or experience affect the job performance of employees.

Then, another findings of position revealed that a significant value ($p\text{-value} = 0.005$). The significant value for this factor is less than the alpha value of 0.05 of significant level. Therefore, the $p\text{-value}$ for this factor is significant and alternate hypotheses are to be accepted. Thus, it can be concluded that there are significant difference between positions with job performance among employees in Bank Rakyat Penang branch. This findings were consistent with the study of Anuar (2011) found that there was a significant different between position of the worker with the job performance among employees in Tradewinds Group of Companies in Klang Valley.

Then, another findings of monthly income revealed that a significant value ($p\text{-value} = 0.002$). The significant for this factor is less than the alpha value of 0.05 of significant level. Therefore, the $p\text{-value}$ for this factor is significant and alternate hypotheses are to be accepted. Thus, it can be concluded that there are significant difference between monthly incomes with job performance among employees in Bank Rakyat Penang branch. This findings were consistent with the study of Hayrol et al., (2010), found that the gross month salary with the result of ($p\text{-value} = 0.002$) has a significant with work performance among employees of government agriculture agencies in Malaysia.

Finally, another findings of branch of bank in Penang branch revealed that a significant value ($p\text{-value} = 0.000$). The significant value for

this factor is less than the alpha value 0.05 of significant level. Therefore, the p-value for this factor is significant and alternate hypotheses are to be accepted. Thus, it can be concluded that there are significant difference between branches of bank with job performance among employees in Bank Rakyat Penang branch. This findings were consistent with the study of Ann et, al., (2011) revealed that workplace effects on employee attitudes and organizational performance show that the main branch effect is highly significant.

5.2.2 Objective 2: To examine the significant relationship between (effort, honesty, teamwork and accountability) with job performance.

The second objective of this study aimed at examining if there is any significant relationship between independent variables of the study which are effort, honesty, teamwork and accountability with the dependent variable that is job performance. The result of the Pearson's Correlation analysis determines that the independent variables of the study and the dependent variable have shows a positive relationship.

The strongest independent variable that highly correlated with the dependent variable is the teamwork which correlated at (63.1%), followed by honesty at (60.1%), accountability at (53.2%), and effort at (35.4%). The result showed that all the independent variables (effort, honesty, teamwork and accountability) have a significant relationship with dependent variable (job performance). This result is in line with the findings of Markus et al.,

(2006) stated that effort has a positive effect on job performance; Kaushal and Yasmin (2011) showed that the relationship of personal values of honesty with job performance in order to integrate for high performance work; Emmanuel (2015) shows the result that there was a significant positive impact of teamwork on organizational performance; and a significant correlation was found between job satisfaction and perceived accountability to coworkers and perceived accountability to management (Thorns et, al., 2002).

5.2.3 Objective 3: To investigate the significant factors that influences the most in the job performance.

The third objective of the study is meant to seek facts about the factors that influence mostly on the job performance. To achieve this objective, the independent variables of the study which are effort, honesty, teamwork and accountability has been tested to draw a conclusion concerning whether there is a significant influence of these factors on the job performance and to reveal the factors that mostly influences the job performance.

The study revealed that 54.4% of the variance of job performance can be explained by all the independent variables which are effort, honesty, teamwork and accountability. Further, this study discloses that the factors that influence mostly the job performance among employees are effort, honesty and teamwork, while the other one independent variable which is

accountability discovered to have other variable in other model. The teamwork factor showed a highest B coefficient with a value of .373 compared with the other independent variables, this is followed by honesty with a B coefficient value of .317 and effort with a B coefficient value of .283.

The result obtained from the multiple regression analysis on the effort factor was consistent with the findings of (Grant, 2007) found that Task significance provides such a connection by signaling to employees that their efforts influence the well-being of other people. And the result of the honesty found in this study is constant with the findings of Kaushal and Yasmin (2011) showed that the relationship of personal values of honesty with job performance in order to integrate for high performance work. Besides that, this study also proved that teamwork has an important role in affecting the job performance among employees. The finding is similar to the studies of Emmanuel (2015) shows the result that there was a significant positive impact of teamwork on organizational performance.

5.3 Contribution of the Study

This study and the findings have theoretical and managerial implications. These contributions and implications are discussed below:

5.3.1 Theoretical Contributions

The contribution of this research from the theoretical perspectives lies in identifying how the effort, honesty, teamwork and accountability with job performance. Therefore, this study contributes to the literature by investigating the factors mentioned and develop a theoretical framework that will have an impact on employees with the job performance.

In addition, this study also helps to validate the previous instruments regarding the job performance among employees that work in the banking sectors. The proposed theoretical framework in this study helps the employees to increase their job performance in a positive way. In term of effort, according to Kumar and Rose (2010) pointed out a number of helpful manners resulted from putting Islamic work ethics into practice, such as hard work, commitment, loyalty to work, work creativity, cooperation and fair competitiveness in the marketplace. Those manners are important human resources that establish the effectiveness, productivity and the performance of the employment.

In term of teamwork, organizations which emphasize more on teams have results in increased employee performance, greater productivity and better problem solving at work (Cohen & Bailey, 1999). Reducing mistakes, quality out puts, increased in productivity and customer satisfaction are the variety of criteria through which the performance of the team is evaluated (Mickan & Rodger, 2000).

In term of honesty, honesty could mean telling the truth even though it is hard to do. In other words, the person does not conceal anything that should be disclosed. If he has to present a progress report on a certain project, he has to disclose the actual progress even though the project has problems. If he is an accountant, he has to report all the transactions accurately according to the accounting steps and procedures (Qistina et, al., 2017).

The findings also proved that, the most influential factors that affect the job performance among employees in Bank Rakyat Penang branch are effort, honesty and teamwork. This study is the first ever study conducted in Bank Rakyat Penang branch among the employees.

5.3.2 Managerial Implications

This study highlighted the effort as motivating factors for the employees in utilizing of Islamic work ethics on increase their job performance. The employer should try to explore the performance of the employees and to level them with the organization's values to attain the best possible match between person and organization. In a small company, this task can be easily done by managers, whereas in a large-scale organization these processes should be done by top management through leadership skills

and by the Human Resource Management department by day-to-day operations.

Hence, organizations can achieve of better job performance by attracting employees who already poses the Islamic knowledge, or by providing employees with formal and or informal training of Islamic work ethics in order to make good teamwork within management and non management staff. Finally, the organization needs to motivate these employees to put their abilities into the best effort for the organization by working in an honesty way in order to get more trust from the manager or branch manager.

5.4 Recommendation and Future Research

As for the future research, this study focused on certain population which is among employees in Bank Rakyat Penang branch. In addition, the result form this study only used four dimensions which are effort, honesty, teamwork and job performance. Besides, the study examined only three from four determinants were found to be significant. The study found that the “accountability” variables are not a significant influence with the job performance.

Recommendation for accountability for this research, it is important to understand that accountability does not begin and end with job

descriptions and performance reviews. It should not be assumed that employees always know what is expected of them or that they have the skills necessary to complete a task or project. While supervisors should recognize that employees generally do not want to be micro-managed, providing frequent feedback is critical to their overall success. Leaders are responsible for group performance. Often, one or more employees on a team may not be successful performers, and some may even be toxic to team relationships. Leaders need to confront these team members, and be prepared for these encounters to be difficult or delicate in nature.

Accountability at work is important to a business's success as a whole. Every employee, no matter what level of seniority is equally responsible for aiding in the success of the company. In order to achieve the goals of the company, long and short term, it is important that all people within the company work together and share accountability. Employees, who work together towards the same overall goal help their workplace to become more accountable, in turn make the business more productive and efficient.

Future study should consider other potential determinants of the job performance such as "rewards", "training" "attitudes", "social influence" or "religious obligation" and other variables that suitable to study on job performance. Future research may extend the number of population and

adopt other techniques of data collection by using personal interview which is not employed in this study.

5.5 Summary

This study was chosen to identify the determinants that influence the job performance among employees in Bank Rakyat Penang branch. There was three research questions and objectives developed for the purpose of this study. Furthermore, all the research objectives of this study were achieved in a successful manner. The result of this study indicated that effort, honesty and teamwork are the most factors that influence the job performance among employees in Bank Rakyat Penang branch. The findings of the research were presented in the fourth chapter in detailed. This was followed by an extensive discussion on these findings while relating it to the research objectives. Further, this study also highlighted the contribution of the study in term of theoretical and managerial contributions. The study also provided the relevant recommendations and suggested for future research by describing new dimensions that were not undertaken in this study. This finding also gives an indicator and guidance for banking sector institutions in order to increase the practices of Islamic work ethics in their job performance among employees.

REFERENCES

- Abbas J. Ali. (2008). Islamic Work Ethic: A Critical Review. Emerald group publishing limited, *Cross Cultural management an international Journal*, Pp. 5-11.
- Abdullah Yusuf Ali, (2005). The Meaning of Holy Qur'an: Text Translation and Commentary. Kuala Lumpur: Islamic Book Trust (IBT) Kuala Lumpur.
- Abdurezak A. Hashi, (2011), Islamic ethics: An outline of its principles and scope, *Revelation and Science*. Vol. 01, No.3, pp. 122-130.
- Ahmed, M.M. Nawaz, N. Iqbal, I. Ali, Z. Shaukat, & A. Usman, (2010), Effect of Motivational Factors on Employees Job Satisfaction a Case Study of University of the Punjab Pakistan, *International Journal of Business and Management*, 5(3), pp. 70-80.
- Al-Bayhaqi (n.d). Syu"b al-Iman. Bab 35. No 4915. www.islamweb.net.
- Al-Bukhari, (1994). Sahih al-Bukhari. Translated by Muhammad muhsin Khan (1994). Riyadh: Maktaba Dar-us-Salam.
- Ali, A.J. & A. Al-Owaihan, (2008). Islamic work ethic: A critical review. Cross Cultural Management, *An International Journal*, 15(1), pp. 5-19.
- Ali, A.J. & T. Falcone, (1995). Work Ethic in the USA and Canada. *Journal of Management Development*, 14(6), pp. 26-34.
- Ali, A.J., (1988). Scaling an Islamic work ethic. *Journal of Psychology*, 128(5), pp. 575-583.
- Ali, A.J., (1992). Islamic work ethic in Arabia. *Journal of Psychology*, 126(5), pp. 507-520.

- Ali, A.J., (1995). Cultural discontinuity and Arab management thought. *International Journal of Management and Organization*, 25(3), pp. 7-30.
- Al-Tirmidhi, (2007). Jami" al- Tirmidhi. Translated by Abu Khaliyl. Riyadh: Maktaba Dar us-Salam.
- Anderson, Erin & Weitz, Barton. (1989). Determinants of Continuity in Conventional Industrial Channel Dyads. *Marketing Science*, 8 (4), pp. 310-323.
- Anderson, J.C., & Narus, J.A. (1998). Business Marketing: Understand What Customers Value. *Harvard Business Review*, 76(6), pp. 53-65.
- Ann Bartel, Richard B. Freeman & Morris M. Kleiner, (2011), Can A Workplace Have An Attitude Problem?: Workplace Effects on Employees Attitudes and Organizational Performance, Labour Economics.
- Anuar Hussin, (2011), The Relationship between Job Satisfaction and Job Performance among Employees in Tradewinds Group of Companies, Master of Human Resource Management, Open University Malaysia.
- Audi, Robert & Patrick E. Murphy.(2006), "The Many Faces of Integrity." *Business Ethics Quarterly*, 16, No. 1, pp. 3-21.
- Bacon, N., & Blyton, P. (2006). Union co-operation in a context of job insecurity: Negotiated outcomes from team working. *British Journal of Industrial Relations*, 44(2), pp. 215-23.
- Barbash, Jack (1983). The work Ethic-A Critical Analysis. Industrial relation Research Association Services.

- Barnes, R. W., & J. W. Grove (2003). "Experimental assessment of factors affecting transfer length." *ACI Structural Journal* 100(6).
- Bayu Taufiq Possumah, Abdul Ghafar Ismail & Shahimi Shahida, (2012), Bringing Work Back In Islamic Ethic, Research Centre for Islamic Economic and Finance, Universiti Kebangsaan Malaysia, Institut Islam Hadhari, *Journal of Business Ethics*.
- Behn, R. D. (2001). Rethinking democratic accountability: Brookings Inst Pr.
- Bhargava R. Kotur & S. Anbazhagan, (2014). Influence of Age and Gender on the Performance, *International of Business and Management*, Vol.16 (5), pp 97-103.
- Blaikie, N. (2003), Analyzing Quantitative Data: Inferential Analysis From Sample to Population. London: SAGE Publications Ltd.
- Blunsdon, B. And Reed, K. (2003) „The Effects Of Technical And Social Conditions On Workplace Trust“, *Journal Of Human Resource Management*, 14(1), pp. 12-27.
- Bouckaert, G., & Halligan, J. (2008). Managing performance: international comparisons: Psychology Press.
- Brockner, J., Siegel, A. Phyllis, Daly, P. Joseph, C. martin & T. Tyler, (1997), When Trust Matters: The Moderating Effect of Outcome favourability, *Administrative Science Quarterly*, 42, pp. 558-583.
- Brown D. & Don H., (1996). An experimental approach to organization development. 5th edition. USA: Prentice Hall.
- Brown, Steven P. & Robert A. Peterson (1993), “Antecedents and Consequences of Salesperson Job Satisfaction: Meta-Analysis and Assessment of Causal Effects,” *Journal of Marketing Research*, pp. 63-77.

- Burns, N. and Grove, S. (2001). The practice of nursing research: conduct, critique and utilization (4th ed). W.B.Saunders: Philadelphia, Pennsylvania, USA.
- Carpenter, V.L. & Friar, S. (1993) Evidence on the performance of accounting students: race, gender, and expectations, *Issues in Accounting Education*, 8(1), pp. 1-17.
- Cherrington, D. J. (1980). The work ethic: Working values and values that work. New York: AMACOM.
- Chng Hui Chei, Hee Cui Yee, Liew Pooi Men, & Loke Loo Bee, (2014), Factors Affect Employees' Performance In Hotel Industry.
- Clark, A. E., and Oswald, A. J. (1996). "Satisfaction and comparison income." *Journal of Public Economics*, Vol. 61, pp. 359-381.
- Coakes, S. J. & Steed, L. G. (2007), SPSS: Analysis without anguish: version 14.0 for Windows. Brisbane: John Wiley & Sons Australia Ltd.
- Cohen, S.G., & Bailey, D.E. (1999). What makes teams work: group effectiveness research from the shop floor to the executive suite. *Journal of Management*, 23(3), pp. 239-90.
- Congleton, R., (1991). The economic role of a work ethic, *Journal of Economic Behavior and Organization*, 15(3), pp. 365-385.
- Conti, B., & Kleiner, B. (2003). How to increase teamwork in organizations. *Journal of Quality*, 5(1), pp. 26-29.
- De Mars, C. E. (2000). Test stakes and item format interactions. *Applied Measurement in Education*, 13, pp. 55-77.
- Dubnick, M. J. (2005). Accountability and the promise of performance: In search of the mechanisms. *Public Performance & Management Review*, 28(3), pp. 376-417.

- Dubnick, M. J., & Frederickson, G. H. (2011). *Public Accountability: Performance Measurement, the Extended State, and the Search for Trust*. Washington DC: The Kettering Foundation.
- Ebrahim, A., (2005). Accountability Myopia: Losing sight of organizational Learning. *Non-Profit and Voluntary Sector Quarterly*, 34(1), pp. 56-87.
- Emmanuel.O.B, (2015), The Impact of Teamwork on Employee Performance. Retrived from https://www.researchgate.net/publication/284732729_The_impact_of_teamwork_on_employee_performance.
- Faruk, K,S,. (2016). Relationship between the Islamic Work Ethic and the Love of Money. *International Journal of Research in Business & Social Science*, pp. 95-110.
- Friedman, Richard B. (1978), "Job Satisfaction as an Economic Variable," *American Economic Review*, 68 (May), 135–41.
- Friedrich, Carl J. (1940). "Public Policy and the Nature of Administrative Responsibility." *Public Policy* 1, pp. 3-24.
- Furnham, A. (1990). *The Protestant work ethic: The psychology of work-related beliefs and behaviours*. London: Routledge.
- Gammie, E., Jones, P. L. & Robertson-Millar, C. (2003). Accountancy Undergraduate Performance: A Statistical Model, *Accounting Education*, 12(1), pp. 63-78.
- Gay, L. R., Mills, G. E., & Airasian, P. (2009). *Educational research: Competencies for analysis and applications*. Upper Saddle River, NJ: Pearson Education.
- Gede Nogori Tari & Lawanson Olukemi Anike, (2011), *Employees' Characteristics and Job Performance of Staff of the Bayelsa State*

Ministry of Education, *International Conference on Teaching, Learning and Change*, pp 558-565.

Gliner, J., Morgan, G., & Leech, N. (2009). *Research methods in applied settings, an integrated approach to design and analysis* (2nd ed.). New York: Routledge.

Goodman, & Svyantek, (1999). Person-Organization Fit and Contextual Performance: Do Shared Values Matter, *J. Voc Behavior*, 55(2), pp. 254-275.

Gormley, W. T., & Balla, S. J. (2010). *Bureaucracy And Democracy: Accountability And Performance* (3 ed.). Washington D.C.: CQ Press P.

Grant, A. M. (2007). Relational job design and the motivation to make a prosocial difference. *Academy of Management Review*, 32, pp 393–417.

Haerudin, B, S,. (2016). The Role of Islamic Work Ethic, Spiritual Leadership and Organizational Culture Toward Attitude on Change With Organizational Commitment And Job Involvement as Mediator on Bank Permbiyaan Rakyat Syari'ah (BPRS) Indonesia. *International Review of Management and Business Research*, pp. 827-843.

Hair J.F., Black W.C., Babin B.J., Anderson R.E., and Tatham R.L. (2006), *Multivariate data analysis* 6th Edition. Pearson Prentice Hall. New Jersey.

Hair Jr, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2010). *SEM: An introduction. Multivariate data analysis: A global perspective*, pp. 629-686.

Hair, J. F., Anderson, R. E., Tatham, R. L. & Black, W. C. (1998). *Multivariate data analysis*. New Jersey: Prentice-Hall, Inc.

- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2008). *Multivariate Data Analysis* (7th Edition).
- Hair, J. F., Jr, Babin, B., Money, A. H. & Samouel, P. (2003), *Essential of Business Research Methods*. John Wiley & Sons: United States of America.
- Hair, J. F., Money, A. H., Samouel, P. & Page, M. (2007). *Research Methods for Business*. London: John Wiley & Sons Ltd.
- Halachmi, A. (2002). Who gets what when and how: Performance measures for accountability? For improved performance. *International review of public administration*, 7(1), pp. 1-11.
- Hari Srinivas. (2015). The Concept of Accountability: Implications for NGOs. *GDRS Research Output*. Retrieved from <https://www.gdrc.org/ngo/aaccountability/accountability.html>
- Hayati, K. & Caniago, I. (2012). Islamic work ethic: The role of intrinsic motivation, job satisfaction, organizational commitment and job performance. *Procedia-Social and Behavioral Sciences*, 65(41), pp. 272-277.
- Hayrol Azril Mohamed Shaffril, Jeffrey Lawrence D'Silva, Jegak Uli & Bahaman Abu Samah, (2010), Socio-demographic factor that impinge youth acceptance towards agriculture : The case of contract farming in Malaysia, *American-Eurasian Journal of Agricultural and Environmental Sciences*. Vol.7. Issue. 2.
- Holste, J. S., & Fields, D. (2010). Trust and tacit knowledge sharing and use. *Journal of Knowledge Management*, 14(1), pp. 128-140.
- Howatt, B., (2002). *Quality Workplace Discussion Brief*. Howatt HR Consulting Inc. www.howattthrconsulting.com.

- Ingram, H. (2000). Linking teamwork with performance. *Journal of Team Performance Management*, 2(4), pp. 5-10.
- Jackling, B. & Anderson, A. (1998). Study Mode, General Ability and Performance in Accounting: A Research Note, *Accounting Education*, 7(1), pp. 65-73.
- Jex, S.M. (2002). Organizational Psychology: A Scientist-Practitioner Approach. John Wiley & Sons, New York.
- Jihad Mohammad Farzana Quoquab. (2015). Factors Affecting Organizational Citizenship Behavior among Malaysian Bank Employees: The Moderating Role of Islamic Work Ethic. *Procedia Social and Behavioral Sciences: 6th International Research Symposium in Service Management*, pp. 562-570.
- Jones, A., Richard, B., Paul, D., Sloane K., & Peter, F. (2007). Effectiveness of teambuilding in organization. *Journal of Management*, 5(3), pp. 35-37.
- Kamaluddin, Norlela and Manan, Siti Khadijah, (2010). The conceptual framework of Islamic work ethic. *Malaysian Accounting Review*, 92(1), pp. 57-70.
- Khatijah Othman, (2016), Work Ethics and Quality Workplace : An Observation from the Conventional and Islamic Application, *Ulum Islamiyyah Journal*, Vol. 17, pp. 79-102.
- Kidwell, Jr. and C. Robie (2003), „Withholding effort in organizations: toward development and validation of a measure“, *Journal of Business and Psychology*, 17(4), pp. 537–61.
- Kim, N. Y., & Miller, G. (2008). Perceptions of the ethical climate in the Korean tourism industry. *Journal of Business Ethics*, 82(4), pp. 941-954.

- Kim, S. E. (2005). Balancing competing accountability requirements: Challenges in performance improvement of the nonprofit human services agency. *Public Performance & Management Review*, 29(2), pp. 145-163.
- Kim, S. E., & Lee, J. W. (2010). Impact of competing accountability requirements on perceived work performance. *The American Review of Public Administration*, 40(1), pp. 100-118.
- Koh, M.Y. & Koh, H.C., (1999), The Determinants of Performance in an Accountancy Degree Programme, *Accounting Education*, 8(1), pp. 13-29.
- Kumar, N. & C.R. Rose, (2010). Examining the link between Islamic work ethic an innovation capability, *Journal of Management Development*, 29(1), pp. 79-93.
- Langlois, C.C. & Schlegelmilch, B.B. (1990). Do Corporate Codes of Ethics reflect national character? Evidence from Europe and the United States. *Journal of International Business Studies* (Fourth Quarter), pp. 519-536.
- Lerner, J. S., & Tetlock, P. E. (1999). Accounting for the effects of accountability. *Psychological bulletin*, 125(2), pp. 255.
- Lipsky, M. (1980). *Street-level bureaucracy: Dilemmas of the individual in public services*.
- Lipsky, M. (2010). *Street-level bureaucracy: Dilemmas of the individual in public services* (Updated ed.): Russell Sage Foundation Publications.
- Liu, O., Bridgeman, B., & Adler, R. M. (2012). Measuring learning outcomes in higher education: Motivation matters. *Educational Researcher*, 41(9), pp. 352-362.

- Lupson, J., & Partington, D. (2011). Individual Civil Servants' Conceptions Of Accountability. *Public Management Review*, 13(7), pp. 895-918.
- Marc Orlitzky & Manjit Monga. (2017), Integrity in Business and Management: Cases and Theory, Business and Economics, 194 pages.
- Markus Christen, Garnesh Iyer & David Soberman, (2006), Job Satisfaction, Job Performance, and Effort: A Reexamination Using Agency Theory, *Journal of Marketing*, Vol.70, pp 137-150.
- Maume, D. J. (2006). Gender differences in taking vacation time. *Work and Occupations*, 33(2), pp. 161-190.
- Mayer, R. C. & Davies, J. H. (1999) „The Effect of the Performance Appraisal System on Trust for Management: A Field Quasi-Experiment“, *Journal of Applied Psychology*, 84, pp. 123-136.
- McDermott, K. A. (2011). High-Stakes Reform: The Politics of Educational Accountability.. *Georgetown University Press*.
- McDermott, R., & O'Dell, C. (2001). Overcoming cultural barriers to sharing knowledge. *Journal of Knowledge Management*, 5(1), pp. 76-85.
- McShone S. L. (1998). Canadian Organization behavior, 5th edition. Toronto: McGraw Hill, Ryerson.
- Mead, M. (1937), Cooperation and Competition among Primitive Peoples, New York, NY: McGraw-Hill.
- Michael Jackson, (2009), "Responsibility versus Accountability in the Friedrich-Finer debate", *Journal of Management History*, Vol. 15 Issue. 1, pp.66-77.

- Mickan, S., & Rodger, S. (2000). The Organisational Context for Teamwork: Comparing health care and business literature. *Australian Health Review*, 23(1), pp. 179-192.
- Modrack S. (2008) The Protestant Work Ethic revisited: a promising concept or an outdated idea? Retrieved from: <http://bibliothek.wzb.eu/pdf/2008/i08-101.pdf>.
- Mohamed Farah Abdi & Siti Fatimah. (2014). The Impact Of Islamic Work Ethics On Job Performance And Organizational Commitment. *Proceedings of 5th Asia-Pacific Business Research Conference*, pp. 1-12.
- Mohd Tahlil, A., Muhd Moinul, H., & Rashid A, C., (2013). Gender, Marital Status and Job Satisfaction An Empirical Study, *International Review of Management and Business Research*, Vol.2 (2), pp 488-498.
- Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58(3), pp. 20-38.
- Motowildo, S. J. (2003), Job Performance. In W.C. Borman, D.R. Ilgen, & R. J. Klimoski (Ed.), *Handbook of Psychology. Industrial/Organizational Psychology*, vol. 12, 39-53. New York: Wiley.
- Muhammad Mursaleen, Lutfullah Saqib, Kellie W. Roberts & Muhammad Asif, (2015), Islamic Work Ethics as Mediator between Trust and Knowledge Sharing Relationship, *Pakistan Journal of Commerce and Social Sciences*, Vol. 9 (2), pp. 614-640.
- Mulika. (2010). The Impact of Teamwork on Employee Performance in Strategic Management and the Performance Improvement Department of Abu Dhabi Police, UAE.

- Mwita, J. I. (2000), Performance management model: A system-based approach to system quality. *The International Journal of Public Sector Management*, Vol. 13, No. 1, pp. 19-37.
- Nazariah S. J., Nor Diana M. M., & Fatin Fauzi. (2017). Does Generation X And Y Differ In The Islamic Work Ethics: A Study Among Employees In Islamic Banks. *Journal of Global Business and Social Entrepreneurship (GBSE)*, pp. 79-83.
- Newman, D.A., Kinney, T., & Farr, J.L. (2004). Job performance ratings: In J.C. Thomas (Ed., Comprehensive handbook of psychological assessment, volume 4: *Industrial and Organizational assessment*. Hoboken, NJ: John Wiley & Sons.
- Norashidah Mohamed, Nor Shahriza Abdul Karim & Ramlah Hussein. (2010). Linking Islamic Work Ethic to Computer Use Ethics, Job Satisfaction and Organisational Commitment in Malaysia. *Journal of Business Systems, Governance & Ethics*, Vol. 5(1), pp. 13-23.
- Nuh Keller. (2001). Adab of the Islam. Algeria Channel. <http://www.algeria.com/forums/religion-religion/5053-adab-islam.html>
- Ossege, C. (2012). Accountability-Are We Better off Without It? *Public Management Review*, 14(5), pp. 585- 607.
- Pallant, J. (2001), The SPSS survival manual: A step-by-step guide to data analysis using SPSS for Windows (version 10). *St Leonards, NSW: Allen & Unwin*.
- Parnes & Andriasani (1983). Commitment to the work ethic and success in the labor market. A review of research findings. *The Work Ethics -*

A Critical Analysis. *Industrial relation Research Association Services*.

Peg Thorns, Jennifer J. Dose & Kimberly S. Scott, (2002), Relationships between Accountability, Job Satisfaction and Trust, *Human Development Quarterly*. Vol. 13(3), pp 307-323.

Pettijohn, C., Pettijohn, L., & Taylor, A. J. (2008). Salesperson perceptions of ethical behaviors: Their influence on job satisfaction and turnover intentions. *Journal of Business Ethics*, 78(4), pp. 547–557.

Plumptre, Timothy W., (1988), *Beyond the Bottom Line in Government*, South Halifax: *The Institute for Research on Public Policy*, pp. 182.

Qistina Balkis, Nurus Saadah & Rashidi A. (2017). The Effect of Islamic Work Ethic on Job Satisfaction in Organization: A Study in Sekolah Rendah Islam Indera Mahkota (Sri Abim) Kuantan. *Journal of Global Business and Social Entrepreneurship (GBSE)*, pp. 46-61.

Rafik Issa Beekun & Jamal Badawi. (2005). Balancing ethical responsibility among multiple organizational stakeholders: the Islamic perspective. *Journal of Business Ethics*, Vol. 60. pp. 131-145.

Rafik Issa Beekun, (1997), *Islamic Business Ethics*, International Institute of Islamic thought, Virginia, USA.

Rice, G., (1999). Islamic Ethics and the Implications for Business. *Journal of business Ethics*. 18(4), pp. 345-358.

Richard L. D. (1991). *Managing teams work in organization*, 2nd edition. USA: the Dryden Press.

Rokhman, W., (2010). The effect of Islamic work ethics on work outcomes. Electronics, *Journal of Business Ethics and Organization Studies*, 15(1), pp. 21-27.

- S.L. Kaushal & Yasmin Janjhua, (2011), An Empirical Study on Relationship between Personal Values and Performance Values, *Himachal Pradesh University Journal*.
- Saad G. Yaseen & Dima Dajani. (2015). Islamic Work Ethics And Organizational Commitment: a Case Of Jordanian Islamic Banks. *Ali-Handbook of Research on Islamic Business Ethics*. pp 287-304.
- Sager, J. K., Griffeth, R. W., & Hom, P. W. (1998). A comparison of structural models representing turnover cognitions. *Journal of Vocational Behaviour*, 53 (2), pp. 254 – 273.
- Scarnati, J.T., (1997). Beyond technical competence: honesty and integrity. *Career Development International*, 2(1), pp. 24-27.
- Sekaran, U & Roger Bougie, (2013). Research Methods for Business: A Skill Building Approach Sixth Edition. United Kingdom: John Wiley & Sons Ltd.
- Sekaran, U. (2000), Research methods for business: A skill-building approach, (3rd ed.) New York: John Wiley & Sons, Inc.
- Sekaran, U. (2003), Research Methods for Business: A Skill Building Approach, 4th ed., Wiley, New York, NY.
- Sekaran, U. (2005). Research Methods for Business: A skill-building approach (4th ed.). NY: John Wiley & Sons.
- Sekaran, U. (2010), Research Methods for Business: A Skill Building Approach, 5th ed., Wiley, New York, NY.
- Shahrul Nizam Salahudin, (2016). The effect of Islamic work ethics on organizational commitment, *Procedia Economics and Finance: 7th International Economics & Business Management Conference*, pp. 582 -590.

- Sheikh Osman Abdul Kader al-Safi. (1992). Accountability: A Comparative Study Of Human Responsibility Between Islam And Man-Made Doctrines. *Department of Political Science, IIUM*, pp. 103-106.
- Sheikh Raheel Manzoor, Hafiz Ullah, Murad Hussain & Zulqarnain Muhammad Ahmad. (2011), Effect of Teamwork on Employee Performance. *International Journal of Learning and Development*, Vol. 1, No. 1, pp. 110-126.
- Shirokanova A. (2015). A Comparative Study of Work Ethic Among Muslims and Protestants: Multilevel Evidence. *Social Compass*, pp. 615-631.
- Shukri Ahmad & Musa Yusuf Owoyemi, (2012), The Concept of Islamic Work Ethic: An Analysis of Some Salient Points in the Prophetic Tradition, *International Journal of Business and Social Science*, Vol.3, No. 20, pp. 116-123.
- Sims, R.R. & J. Brinkmann, (2003). Enron ethics Or: Culture matters more than codes. *Journal of Business Ethics*, 45(3), pp. 243-256.
- Siti Khadijah, Kamaluddin & Salin. (2015). Islamic Work Ethics (IWE) Practice among Employees of Banking Sectors. *Middle-East Journal of Scientific Research*, 23 (5), pp. 924-931.
- Steiner I. (1972). Group process and productivity. New York: Academy Press.
- Sundre, D. L. (1999). Does examinee motivation moderate the relationship between test consequences and test performance? Paper presented at the annual meeting of the American Education Research Association, Montreal.
- Turner, J. L., Holmes, S. A. & Wiggins, C. E. (1997). Factors Associated with Grades in Intermediate Accounting, *Journal of Accounting Education*, 15(2), pp. 269-288.

- Valerie Myers, Leila Gardner & Sherri Withrow, (2003), Effective Workplace Accountability And Communication. *International Survey Results Overview*.
- Van Scotter, JR (2000), Relationships of task performance and contextual performance with turnover, job satisfaction, and affective commitment, *Human Resource Management Review*, Vol.10, No. 1, pp. 79-95.
- Wahibur Rokhman. (2014). Islamic Work Ethic as an Antecedent of Work Outcomes: A study of Islamic Microfinance in Central Java, Indonesia. Qudus *International Journal of Islamic Studies*. Vol 2, issue 1, pp. 1-16.
- Washer, P. (2006). Designing a system for observation of teaching. *Journal of Quality Assurance in Education*, 14(3), pp. 243-250.
- Werner, J. M. (2000). Implications of OCB and Contextual Performance for Human Resource Management. *Human Resource Management Review*, 10(1), pp. 3-24.
- Wetzels, M., K. De Ruyter & M. Van Birgele, (1998). Marketing service relationship: the role of commitment. *Journal of Business and industrial Marketing*, 13(4/5), pp. 406-423.
- Wise, S. L. (2006). An Investigation of the Differential Effort Received by Items on a Low-Stakes Computer-Based Test. *Applied Measurement in Education*, 19(2), pp. 95-114.
- Wise, S. L., & DeMars, C. E. (2005). Low examinee effort in low-stakes assessment: Problems and potential solutions. *Educational Assessment*, 10(1), pp. 1-17.
- Wolf, L. F., Smith, J. K., & Birnbaum, M. E. (1995). Consequence of performance, test motivation, and mentally taxing items. *Applied Measurement In Education*, 8(4), 341-351.

- Wood, G. (2000). A cross cultural comparison of the content of codes of ethics: USA, Canada and Australia. *Journal of Business Ethics*, 25, pp. 287-298.
- Yankelovich, D. & Immerwahr, J. (1984). Putting the work ethic to work. *Society*, 21(2), pp. 58-76.
- Yousef, D.A., (2000). Organizational commitment as a mediator of the relationship between IWE and attitudes towards organizational change. *Human Relations*, 53(4), pp. 513-537.
- Yousef, D.A., (2001). Islamic work ethic: A moderator between organizational commitment and job satisfaction in a cross-cultural context. *Personnel Review*. 30(2), pp. 152-169.



APPENDICES

APPENDIX A
(Questionnaire)

APPENDIX B
(Reliability Test)

APPENDIX C
(Normality Test)

APPENDIX D
(Descriptive Statistics)

APPENDIX E
(Test of Differences)

APPENDIX F
(Correlation)

APPENDIX G
(Multiple Linear Regression)

APPENDIX A

(Questionnaire)



Universiti Utara Malaysia



**“The Practices of Islamic Work Ethic on Job Performance among
Employees in Bank Rakyat Penang Branch.”**

***“Amalan Etika Kerja Islam mengenai Prestasi Kerja di kalangan Pekerja
di Bank Rakyat Pulau Pinang.”***

Kepada tuan dan puan yang dihormati,

Per : Penyelidikan Ilmiah

This questionnaire aims to measure how far the ethical practice of Islamic practice is practiced among Bank Rakyat's employees throughout Penang. The information obtained through this questionnaire is crucial for researchers to achieve the objectives and objectives of research to meet the requirements of the Bachelor of Islamic Business Studies program at Universiti Utara Malaysia. This question is specifically addressed to employees of.

Soal selidik ini bertujuan untuk mengukur sejauh mana amalan etika kerja Islam diamalkan di kalangan warga kerja Bank Rakyat di seluruh Pulau Pinang amnya. Maklumat yang diperoleh melalui soal selidik ini amat penting untuk penyelidik mencapai objektif dan matlamat penyelidikan bagi memenuhi keperluan pengajian Sarjana Muda Pengajian Perniagaan Islam di Universiti Utara Malaysia. Soalan ini ditujukan khas kepada warga kerja

Bank Rakyat cawangan Bayan Baru, Bukit Mertajam, Georgetown, Jelutong, Jawi, Kepala batas dan Seberang Jaya.

Soal selidik ini terbahagi kepada 3 bahagian utama iaitu :

- i) Bahagian A : Profil Warga kerja
- ii) Bahagian B : Prestasi Kerja
- iii) Bahagian C : Faktor yang mempengaruhi amalan Etika kerja Islam

Segala maklumat yang anda berikan akan **DIRAHSIAKAN** dan hanya untuk **TUJUAN PENYELIDIKAN AKADEMIK SEMATA-MATA**. Terima kasih atas kerjasama dan sokongan anda terhadap kajian soal selidik ini.



Mohamad Farizan bin Awang Kechik

MIBS, UUM

819129

Please tick (✓) the state you are originally form .

1. Gender ☐ Male ☐ Female

2. Age ☐ Below 25 years
☐ 26 – 30 years
☐ 31 – 40 years
☐ 41 – 50 years
☐ 51 years and above

3. Marital Status ☐ Single
☐ Married
☐ Widower/ Widow

4. Length of service ☐ Below 5 years
☐ 6 – 10 years
☐ 11 – 15 years
☐ 16 – 20 years
☐ 21 years and above

5. Monthly Salary ☐ Below RM2,000.00
☐ RM2,001.00 – RM4,000.00
☐ RM4,001.00 – RM6,000.00
☐ RM6,001.00 AND above

6. Position

☐

Clerk

☐

Executive

☐

Head of Unit/AM/BM

☐

Other, (please state) _____

7. Branch

☐

Bayan Baru

☐

Bukit Mertajam

☐

Georgetown

☐

Jelutong

☐

Jawi

☐

Kepala Batas

☐

Seberang Jaya



UUM
Universiti Utara Malaysia

Direction: Please rate yourself honestly based on what you actually do given the statement using the following scale:

1 STRONGLY NOT AGREE 2- NOT AGREE 3- NEUTRAL
4- AGREE 5- STRONGLY AGREE

SECTION B : Job Performance (Dependent Variables)

8	Achieves the objectives of the job.	1	2	3	4	5
9	Meets criteria for performance	1	2	3	4	5
10	Demonstrates expertise in all job-related tasks	1	2	3	4	5
11	Fulfills all the requirements of the job.	1	2	3	4	5
12	Could manage more responsibility than typically assigned.	1	2	3	4	5
13	Appears suitable for a higher level role	1	2	3	4	5
14	Competent in all areas of the job, handles tasks with proficiency.	1	2	3	4	5
15	Performs well in the overall job by carrying out tasks as expected.	1	2	3	4	5
16	Plans and organizes to achieve objectives of the job and meet deadlines	1	2	3	4	5

SECTION C : INDEPENDENT VARIABLES

	1. EFFORT					
17	I will always try to finish my work within office hours every day.	1	2	3	4	5
18	I rarely take extra hours to finish the job given to me.	1	2	3	4	5
19	I took coffee break only if necessary.	1	2	3	4	5
20	Most often, I take my coffee while working.	1	2	3	4	5
21	I always complete my personal duties e.g. prayer within the specified lunch hour.	1	2	3	4	5
22	I constantly strive at work to achieve better results.	1	2	3	4	5
	2. HONESTY					
23	I will not call sick deliberately.	1	2	3	4	5
24	I rarely take a leave during office hour to do my personal matter.	1	2	3	4	5
25	I will not deliberately utilize office equipment for personal use.	1	2	3	4	5
26	I always meet my deadlines.	1	2	3	4	5
27	I always do my best at work.	1	2	3	4	5
28	I always try to adhere to work values in order to guarantee success	1	2	3	4	5
	3. TEAMWORK					
29	Employees in my division are divided into several working team.	1	2	3	4	5
30	Each working team is assigned with a specific group project.	1	2	3	4	5
31	I always give my contribution in accomplishing the group project.	1	2	3	4	5
32	I often consult my team members to	1	2	3	4	5

	overcome obstacle and to avoid mistake.					
33	I give my full cooperation to my team.	1	2	3	4	5
34	I often awarded for my full commitment in my team work.	1	2	3	4	5

4. ACCOUNTABILITY						
35	I constantly work hard to meet responsibilities.	1	2	3	4	5
36	I always take responsibilities if I did something wrong.	1	2	3	4	5
37	I often work hard to get ahead for life.	1	2	3	4	5
38	I do my jobs as it is my responsibility, not because I am instructed to do.	1	2	3	4	5
39	I emphasize on quality and excellence at work.	1	2	3	4	5

THANK YOU FOR YOUR SUPPORT

APPENDIX B

(Reliability Test)



RELIABILITY RESULT FOR JOB PERFORMANCE

Case Processing Summary

		N	%
Cases	Valid	137	100.0
	Excluded ^a	0	.0
	Total	137	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.904	9

RELIABILITY RESULT FOR EFFORT

Case Processing Summary

		N	%
Cases	Valid	137	100.0
	Excluded ^a	0	.0
	Total	137	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.512	6

RELIABILITY RESULT FOR HONESTY

Case Processing Summary

		N	%
Cases	Valid	137	100.0
	Excluded ^a	0	.0
	Total	137	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.786	6

RELIABILITY RESULT FOR TEAMWORK

Case Processing Summary

		N	%
Cases	Valid	137	100.0
	Excluded ^a	0	.0
	Total	137	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.847	6

RELIABILITY RESULT FOR ACCOUNTABILITY

Case Processing Summary

		N	%
Cases	Valid	137	100.0
	Excluded ^a	0	.0
	Total	137	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.821	5



APPENDIX C

(Normality Test)



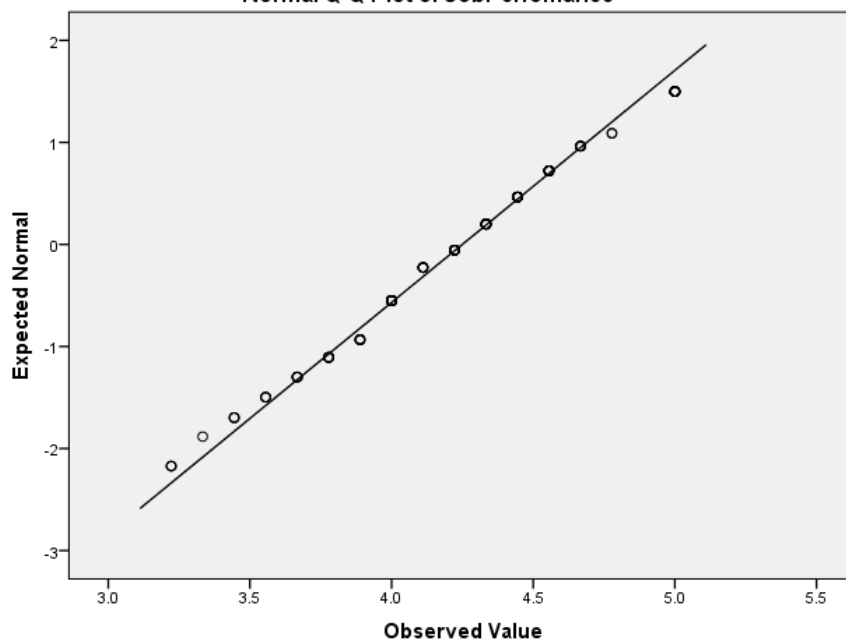
UUM
Universiti Utara Malaysia

NORMALITY RESULT: JOB PERFORMANCE

Descriptives

			Statistic	Std. Error
Job Performance	Mean		4.2498	.03812
	95% Confidence Interval for Mean	Lower Bound	4.1744	
		Upper Bound	4.3252	
	5% Trimmed Mean		4.2594	
	Median		4.2222	
	Variance		.193	
	Std. Deviation		.43966	
	Minimum		3.22	
	Maximum		5.00	
	Range		1.78	
	Interquartile Range		.56	
	Skewness		-.042	.210
	Kurtosis		-.337	.417

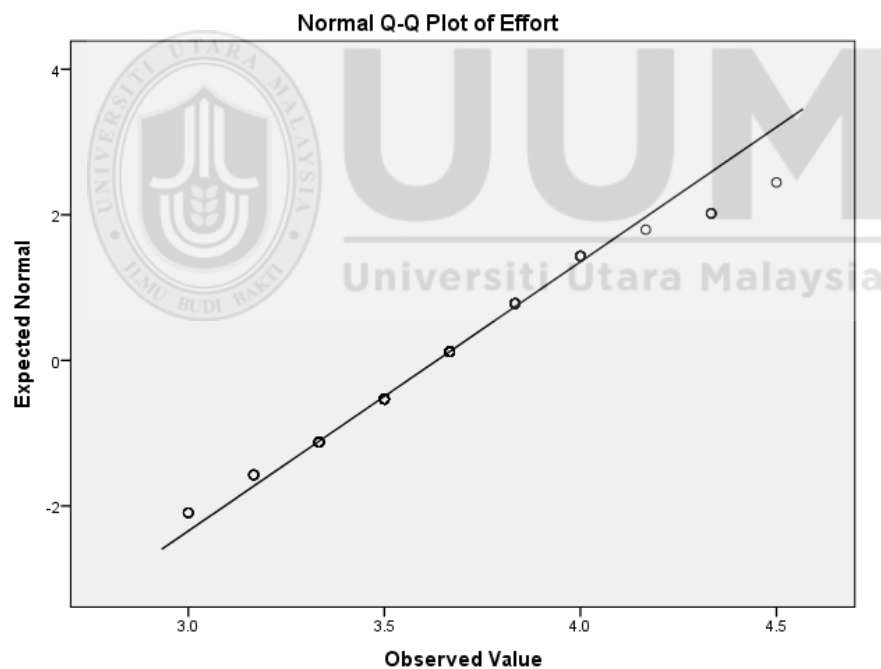
Normal Q-Q Plot of JobPerformance



NORMALITY RESULT: EFFORT

Descriptives

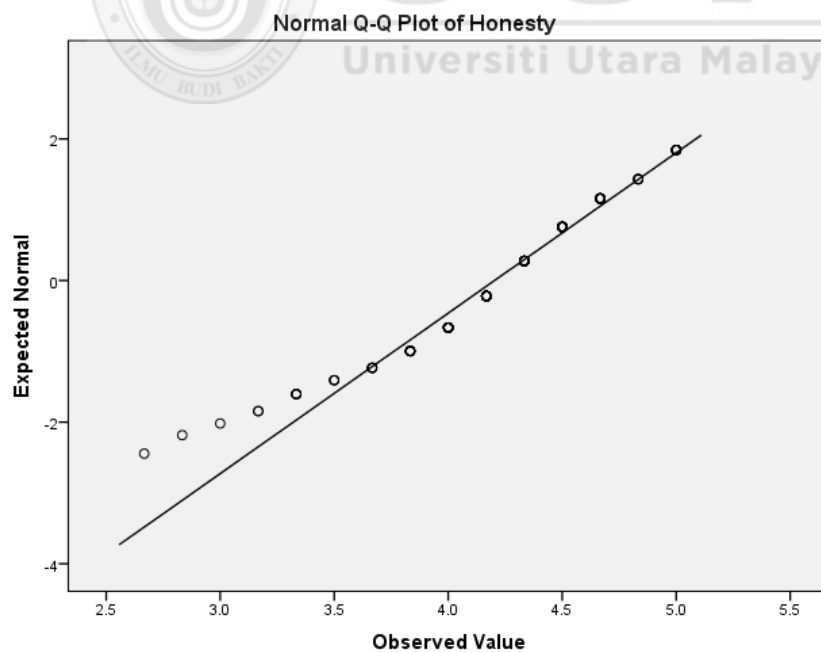
			Statistic	Std. Error
Effort	Mean		3.6338	.02309
	95% Confidence Interval for Mean	Lower Bound	3.5882	
		Upper Bound	3.6795	
	5% Trimmed Mean		3.6313	
	Median		3.6667	
	Variance		.073	
	Std. Deviation		.27029	
	Minimum		3.00	
	Maximum		4.50	
	Range		1.50	
	Interquartile Range		.33	
	Skewness		.146	.207
	Kurtosis		.796	.411



NORMALITY RESULT: HONESTY

Descriptives

			Statistic	Std. Error
Honesty	Mean		4.2032	.03770
	95% Confidence Interval for Mean	Lower Bound	4.1286	
		Upper Bound	4.2777	
	5% Trimmed Mean		4.2221	
	Median		4.1667	
	Variance		.195	
	Std. Deviation		.44129	
	Minimum		2.67	
	Maximum		5.00	
	Range		2.33	
	Interquartile Range		.50	
	Skewness		-.756	.207
	Kurtosis		1.302	.411

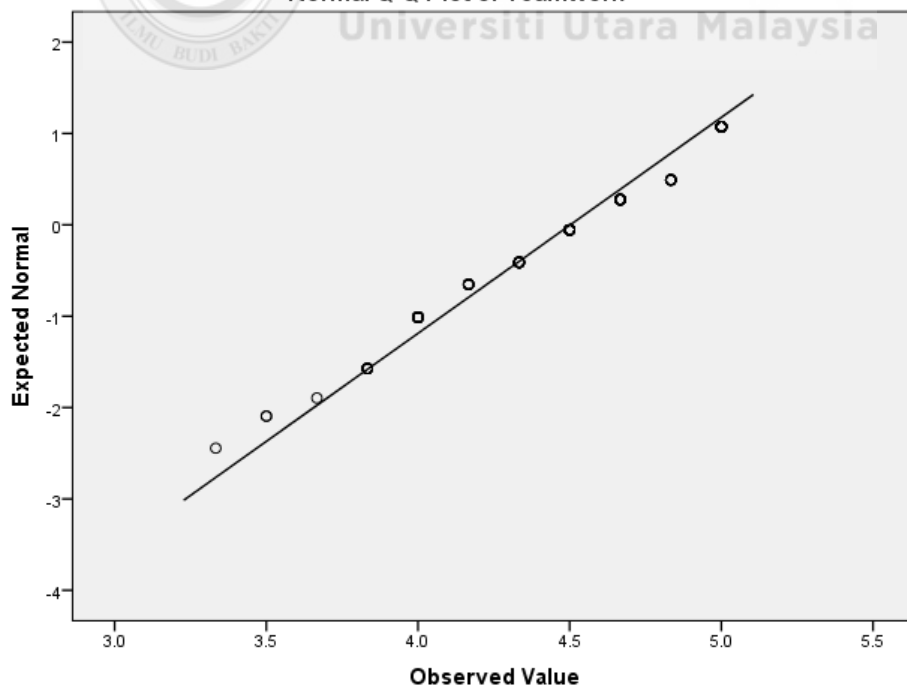


NORMALITY RESULT: TEAMWORK

Descriptives

			Statistic	Std. Error
Teamwork	Mean		4.5024	.03614
	95% Confidence Interval for Mean	Lower Bound	4.4310	
		Upper Bound	4.5739	
	5% Trimmed Mean		4.5228	
	Median		4.5000	
	Variance		.179	
	Std. Deviation		.42298	
	Minimum		3.33	
	Maximum		5.00	
	Range		1.67	
	Interquartile Range		.83	
	Skewness		-.408	.207
	Kurtosis		-.759	.411

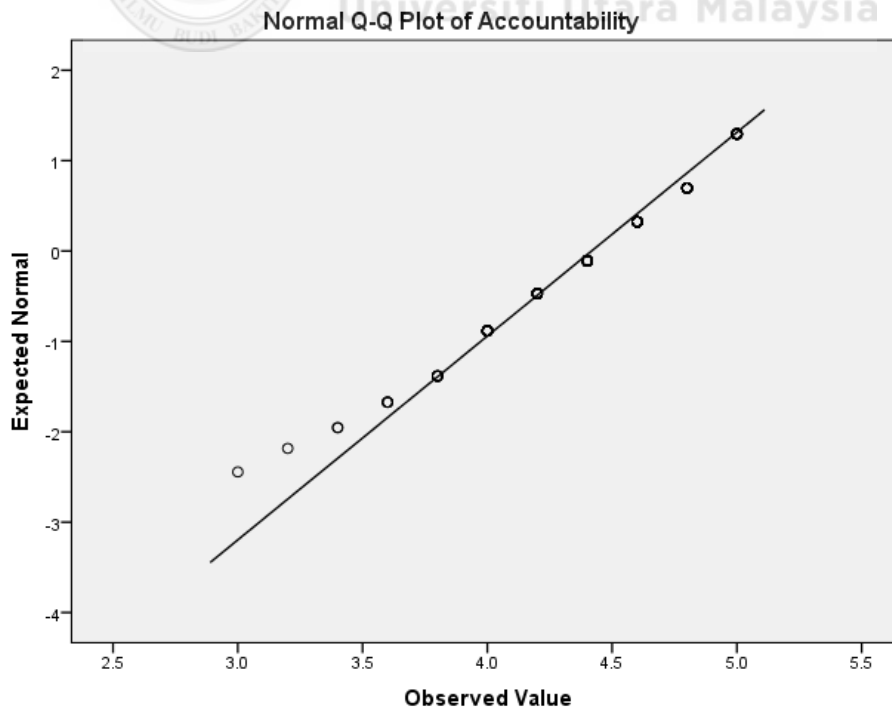
Normal Q-Q Plot of Teamwork



NORMALITY RESULT: ACCOUNTABILITY

Descriptives

			Statistic	Std. Error
Accountability	Mean		4.4175	.03790
	95% Confidence Interval for Mean	Lower Bound	4.3426	
		Upper Bound	4.4925	
	5% Trimmed Mean		4.4419	
	Median		4.4000	
	Variance		.197	
	Std. Deviation		.44356	
	Minimum		3.00	
	Maximum		5.00	
	Range		2.00	
	Interquartile Range		.80	
	Skewness		-.523	.207
	Kurtosis		-.073	.411



APPENDIX D

(Descriptive Statistics)



Universiti Utara Malaysia

FREQUENCY TABLE: GENDER**GENDER**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid MALE	84	61.3	61.3	61.3
FEMALE	53	38.7	38.7	100.0
Total	137	100.0	100.0	

FREQUENCY TABLE: AGE**AGE**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Below 25 years	5	3.6	3.6	3.6
26-30 years	24	17.5	17.5	21.2
31-40 years	53	38.7	38.7	59.9
41-50 years	43	31.4	31.4	91.2
51 years and above	12	8.8	8.8	100.0
Total	137	100.0	100.0	

FREQUENCY TABLE: MARITAL STATUS**MARITAL STATUS**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SINGLE	13	9.5	9.5	9.5
MARRIED	123	89.8	89.8	99.3
WIDOW/WIDOWER	1	.7	.7	100.0
Total	137	100.0	100.0	

FREQUENCY TABLE: LENGTH OF SERVICE**LENGTH OF SERVICE**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BELOW 5 YEARS	24	17.5	17.5	17.5
6 TO 10 YEARS	34	24.8	24.8	42.3
11 TO 15 YEARS	20	14.6	14.6	56.9
16 TO 20 YEARS	15	10.9	10.9	67.9
21 YEARS AND ABOVE	44	32.1	32.1	100.0
Total	137	100.0	100.0	

FREQUENCY TABLE: MONTHLY SALARY**MONTHLY SALARY**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BELOWS RM2000.00	12	8.8	8.8	8.8
RM2,001.00 TO RM4,000.00	49	35.8	35.8	44.5
RM4,001.00 TO RM6,000.00	38	27.7	27.7	72.3
RM6,001.00 AND ABOVE	38	27.7	27.7	100.0
Total	137	100.0	100.0	

FREQUENCY TABLE: POSITION**POSITION**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid CLERK	66	48.2	48.2	48.2
EXECUTIVE	34	24.8	24.8	73.0
HEAD OF UNIT/ ABM/ BM	28	20.4	20.4	93.4
OTHERS	9	6.6	6.6	100.0
Total	137	100.0	100.0	

FREQUENCY TABLE: BRANCH

BRANCH

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BAYAN BARU	17	12.4	12.4	12.4
	GEORGETOWN	20	14.6	14.6	27.0
	JAWI	17	12.4	12.4	39.4
	SEBERANG JAYA	25	18.2	18.2	57.7
	BUKIT MERTAJAM	21	15.3	15.3	73.0
	JELUTONG	19	13.9	13.9	86.9
	KEPALA BATAS	18	13.1	13.1	100.0
	Total	137	100.0	100.0	



UUM
Universiti Utara Malaysia

APPENDIX E

(Test of Differences)



UUM
Universiti Utara Malaysia

INDEPENDENT SAMPLE T-TEST: GENDER WITH JOB

PERFORMANCE

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
Job	MALE	80	4.2819	.43876	.04906
Perfomance	FEMALE	53	4.2013	.44072	.06054

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Job Perfomance	Equal variances assumed	.171	.680	1.036	131	.302	.08069	.07785	-.07331	.23469
	Equal variances not assumed			1.036	111.162	.303	.08069	.07792	-.07371	.23508

ONE-WAY ANOVA: AGE WITH JOB PERFORMANCE

Descriptives

JobPerformance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below 25 years	4	4.0556	.11111	.05556	3.8788	4.2324	4.00	4.22
26-30 years	23	4.1546	.43775	.09128	3.9653	4.3439	3.22	5.00
31-40 years	52	4.2799	.42580	.05905	4.1614	4.3985	3.33	5.00
41-50 years	42	4.2963	.44894	.06927	4.1564	4.4362	3.22	5.00
51 years and above	12	4.2037	.54192	.15644	3.8594	4.5480	3.22	5.00
Total	133	4.2498	.43966	.03812	4.1744	4.3252	3.22	5.00
Mode Fixed 1 Effects			.44188	.03832	4.1740	4.3256		
Random Effects				.03832 ^a	4.1434 ^a	4.3562 ^a		

a. Warning: Between-component variance is negative. It was replaced by 0.0 in computing this random effects measure.

Test of Homogeneity of Variances

JobPerformance

Levene Statistic	df1	df2	Sig.
1.817	4	128	.130

ANOVA

JobPerformance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.523	4	.131	.669	.614
Within Groups	24.993	128	.195		
Total	25.516	132			

ONE-WAY ANOVA: MARITAL STATUS WITH JOB PERFORMANCE

Descriptives

JobPerformance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SINGLE	13	4.1795	.46379	.12863	3.8992	4.4598	3.22	5.00
MARRIED	119	4.2540	.43855	.04020	4.1744	4.3336	3.22	5.00
WIDOW/WIDOWER	1	4.6667	.	.	.	.	4.67	4.67
Total	133	4.2498	.43966	.03812	4.1744	4.3252	3.22	5.00
Model			.44094	.03823	4.1741	4.3254		
Fixed Effects				.03823 ^a	4.0853 ^a	4.4143 ^a		
Random Effects								

a. Warning: Between-component variance is negative. It was replaced by 0.0 in computing this random effects measure.

Test of Homogeneity of Variances

JobPerformance

Levene Statistic	df1	df2	Sig.
.149 ^a	1	130	.701

a. Groups with only one case are ignored in computing the test of homogeneity of variance for JobPerformance.

ANOVA

Job Performance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.240	2	.120	.617	.541
Within Groups	25.276	130	.194		
Total	25.516	132			

ONE-WAY ANOVA: LENGTH OF SERVICE WITH JOB PERFORMANCE

Descriptives

JobPerformance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
BELOW 5 YEARS	22	4.1162	.42756	.09116	3.9266	4.3057	3.22	5.00
6 TO 10 YEARS	33	4.2256	.39916	.06948	4.0841	4.3671	3.44	5.00
11 TO 15 YEARS	20	4.3333	.46446	.10386	4.1160	4.5507	3.33	5.00
16 TO 20 YEARS	15	4.1926	.37437	.09666	3.9853	4.3999	3.67	5.00
21 YEARS AND ABOVE	43	4.3178	.48102	.07336	4.1698	4.4659	3.22	5.00
Total	133	4.2498	.43966	.03812	4.1744	4.3252	3.22	5.00
Model								
Fixed Effects			.43943	.03810	4.1744	4.3252		
Random Effects				.03890	4.1418	4.3578		

Test of Homogeneity of Variances

JobPerformance

Levene Statistic	df1	df2	Sig.
.727	4	128	.575

ANOVA

JobPerformance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.800	4	.200	1.036	.392
Within Groups	24.716	128	.193		
Total	25.516	132			

ONE-WAY ANOVA: POSITION WITH JOB PERFORMANCE

Descriptives

JobPerformance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
CLERK	63	4.1958	.35290	.04446	4.1069	4.2846	3.22	5.00
EXECUTIVE	33	4.2054	.47395	.08250	4.0373	4.3734	3.22	5.00
HEAD OF UNIT/ ABM/ BM	28	4.4960	.51006	.09639	4.2983	4.6938	3.22	5.00
OTHERS	9	4.0247	.38401	.12800	3.7295	4.3199	3.44	4.67
Total	133	4.2498	.43966	.03812	4.1744	4.3252	3.22	5.00
Model								
Fixed Effects			.42329	.03670	4.1772	4.3224		
Random Effects				.09169	3.9580	4.5416		

Test of Homogeneity of Variances

JobPerformance

Levene Statistic	df1	df2	Sig.
2.468	3	129	.065

ANOVA

JobPerformance

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.403	3	.801	4.470	.005
Within Groups	23.113	129	.179		
Total	25.516	132			

ONE-WAY ANOVA: SALARY WITH JOB PERFORMANCE

Descriptives

JobPerformance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
BELOWS RM2000.00	11	4.0000	.47140	.14213	3.6833	4.3167	3.22	5.00
RM2,001.00 TO RM4,000.00	47	4.1939	.31124	.04540	4.1025	4.2852	3.33	5.00
RM4,001.00 TO RM6,000.00	37	4.1772	.46662	.07671	4.0216	4.3328	3.22	5.00
RM6,001.00 AND ABOVE	38	4.4620	.47248	.07665	4.3067	4.6173	3.22	5.00
Total	133	4.2498	.43966	.03812	4.1744	4.3252	3.22	5.00
Model								
Fixed Effects			.42019	.03644	4.1777	4.3219		
Random Effects				.09022	3.9627	4.5369		

Test of Homogeneity of Variances

JobPerformance

Levene Statistic	df1	df2	Sig.
3.055	3	129	.031

ANOVA

JobPerformance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.740	3	.913	5.172	.002
Within Groups	22.777	129	.177		
Total	25.516	132			

ONE-WAY ANOVA: BRANCH WITH JOB PERFORMANCE

Descriptives

JobPerformance

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
BAYAN BARU	16	4.4722	.40062	.10015	4.2587	4.6857	4.00	5.00
GEORGETOWN	20	4.1889	.48244	.10788	3.9631	4.4147	3.44	5.00
JAWI	17	4.3137	.33388	.08098	4.1421	4.4854	3.67	5.00
SEBERANG JAYA	25	4.3778	.39414	.07883	4.2151	4.5405	3.56	5.00
BUKIT MERTAJAM	20	4.3278	.33908	.07582	4.1691	4.4865	3.78	5.00
JELUTONG	19	4.3041	.32886	.07545	4.1456	4.4626	3.89	5.00
KEPALA BATAS	16	3.6736	.38376	.09594	3.4691	3.8781	3.22	4.33
Total	133	4.2498	.43966	.03812	4.1744	4.3252	3.22	5.00
Model			.38506	.03339	4.1837	4.3159		
Fixed Effects								
Random Effects				.09366	4.0206	4.4790		

Test of Homogeneity of Variances

JobPerformance

Levene Statistic	df1	df2	Sig.
1.146	6	126	.340

ANOVA

JobPerformance

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.834	6	1.139	7.682	.000
Within Groups	18.682	126	.148		
Total	25.516	132			

APPENDIX F

(Correlation)



UUM
Universiti Utara Malaysia

TEST FOR CORRELATIONS

Correlations

		Job Performance	Effort	Honesty	Teamwork	Accountability
Job Performance	Pearson Correlation	1	.354**	.601**	.631**	.532**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	133	133	133	133	133
Effort	Pearson Correlation	.354**	1	.382**	.158	.140
	Sig. (2-tailed)	.000		.000	.065	.103
	N	133	137	137	137	137
Honesty	Pearson Correlation	.601**	.382**	1	.532**	.468**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	133	137	137	137	137
Teamwork	Pearson Correlation	.631**	.158	.532**	1	.667**
	Sig. (2-tailed)	.000	.065	.000		.000
	N	133	137	137	137	137
Accountability	Pearson Correlation	.532**	.140	.468**	.667**	1
	Sig. (2-tailed)	.000	.103	.000	.000	
	N	133	137	137	137	137

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX G

(Multiple Linear Regressions)

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Accountability , Effort, Honesty, Teamwork ^b		Enter

a. Dependent Variable: JobPerformance

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.738 ^a	.544	.530	.30177	.544	37.939	4	127	.000

a. Predictors: (Constant), Accountability, Effort, Honesty, Teamwork

b. Dependent Variable: JobPerformance

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.820	4	3.455	37.939	.000 ^b
	Residual	11.565	127	.091		
	Total	25.385	131			

a. Dependent Variable: JobPerformance

b. Predictors: (Constant), Accountability, Effort, Honesty, Teamwork

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-.525	.442		1.187	.237					
Effort	.283	.112	.165	2.516	.013	.390	.218	.151	.830	1.205
Honesty	.317	.080	.295	3.954	.000	.600	.331	.237	.646	1.549
Teamwork	.373	.091	.345	4.078	.000	.634	.340	.244	.500	1.999
Accountability	.164	.082	.159	1.994	.048	.530	.174	.119	.565	1.769

a. Dependent Variable: JobPerformance

Collinearity Diagnostics^a

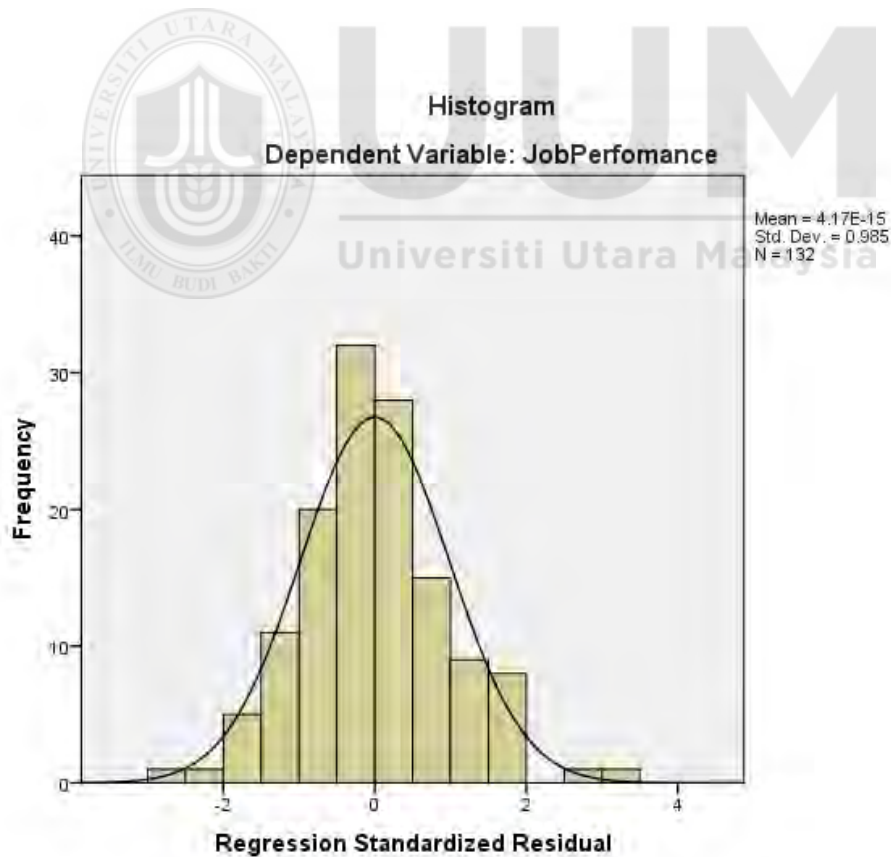
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Effort	Honesty	Teamwork	Accountability
1	1	4.982	1.000	.00	.00	.00	.00	.00
	2	.007	26.020	.04	.18	.03	.10	.27
	3	.005	31.118	.13	.05	.81	.00	.05
	4	.003	42.243	.02	.02	.07	.82	.68
	5	.002	47.331	.81	.76	.09	.08	.01

a. Dependent Variable: JobPerformance

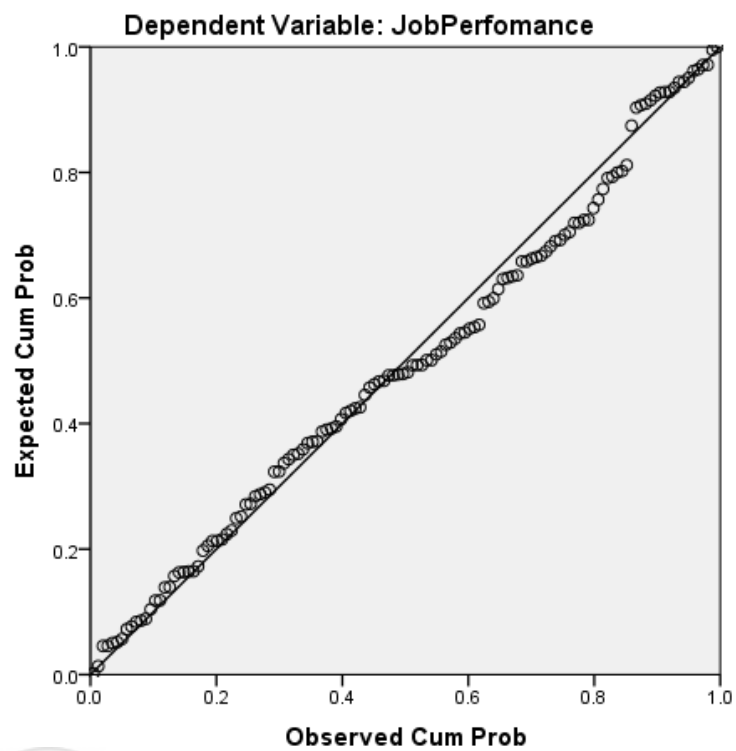
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2799	4.9658	4.2525	.32480	132
Std. Predicted Value	-2.994	2.196	.000	1.000	132
Standard Error of Predicted Value	.028	.108	.057	.016	132
Adjusted Predicted Value	3.2883	4.9631	4.2525	.32441	132
Residual	-.86160	1.04478	.00000	.29713	132
Std. Residual	-2.855	3.462	.000	.985	132
Stud. Residual	-2.885	3.573	.000	1.004	132
Deleted Residual	-.87990	1.11299	-.00002	.30888	132
Stud. Deleted Residual	-2.973	3.753	.001	1.016	132
Mahal. Distance	.125	15.680	3.970	2.875	132
Cook's Distance	.000	.167	.008	.018	132
Centered Leverage Value	.001	.120	.030	.022	132

a. Dependent Variable: JobPerformance



Normal P-P Plot of Regression Standardized Residual



Scatterplot

